



USAID
FROM THE AMERICAN PEOPLE

ACED

Agricultural Competitiveness and
Enterprise Development Project



ASSESSING GENDER DIFFERENCES AND IMPLICATIONS FOR GROWING MOLDOVAN HIGH VALUE AGRICULTURE

**AGRICULTURAL COMPETITIVENESS AND ENTERPRISE DEVELOPMENT
PROJECT (ACED)**

SEPTEMBER 2011

This plan is made possible by the support of the American people through the United States Agency for International Development (USAID). The contents are the sole responsibility of DAI and do not necessarily reflect the views of USAID or the United States Government

ASSESSING GENDER DIFFERENCES AND IMPLICATIONS FOR GROWING MOLDOVAN HIGH VALUE AGRICULTURE

Program Title: AGRICULTURAL COMPETITIVENESS AND ENTERPRISE
DEVELOPMENT PROJECT (ACED)

Sponsoring USAID Office: USAID Moldova

Contract Number: AID-117-C-11-00001

Contractor: DAI

Date of Publication: September 2011

Author: Development & Training Services, Inc. (dTS) in cooperation with
National Federation of Agricultural Producers from Moldova
(AGROinform) and DAI

The authors' views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

CONTENTS

Acronyms.....	5
Executive Summary	6
Gender Roles and Relations	6
Implications of Gender Roles and Relations	7
Table 1. Consequences of Gender-Based Constraints.....	7
Opportunities to Promote Gender Equality.....	8
Table 2. Taking Action to Remove Gender-Based Constraints.....	9
Introduction.....	11
Section One: Methodology	13
Research and Analysis Frameworks.....	13
Section Two: Key Findings from Publications on Gender Issues in Moldova	15
The National Strategy on Gender Equality	15
2011 Gender Assessment for USAID/Moldova	15
The Moldova Farm Survey Gender Assessment	16
AGROinform “The Role of Women in Agriculture in Moldova”	16
Table 3. Gender-Based Differences in Agriculture in Moldova.....	16
Section Three: Gender Roles and Relations Along the High Value Agriculture Chain.....	178
Producers	178
Table 4. Activity Profile.....	19
Table 5. Access and Control Profile.....	20
Table 6. Decision-Making Profile.....	22
Producer Associations and Cooperatives	212
Table 7. Producer Association Members, Leaders, Fees and Requirements.....	23
Processors and Cold Storage.....	234
Input Suppliers	234
Transporters	235
Retail and Wholesale	245
Section Four: Implications of Gender Differences.....	256
Women’s Time Poverty	256
Table 8. Consequences of Women’s Time Poverty.....	27
Women’s Lack of Access to Information, Training and Services	267
Table 9. Consequences of Women’s Lack of Access to Information, Training and Services.....	28
Women’s Lack of Access to Finance.....	278
Table 10. Consequences of Women’s Lack of Access to Finance.....	28
Section Five: Recommendations and Conclusions.....	30
Table 11. Actions to Remove Gender-Based Constraints.....	31

References.....	334
Appendices.....	345
Appendix A. List of Participants and Site Visit Map	346
Appendix B. Gender Inequalities and Mitigating Solutions	40
Appendix C. Raw Data Collected	447
Appendix D. Statement of Work.....	100

ACRONYMS

Term	Definition
ACED	Agricultural Competitiveness and Enterprise Development
ACSA	Agency of Consulting and Extension in Agriculture
AEL	Association of Economy and Loans
AGROinform	National Federation of Agricultural Producers from Moldova
BSP	Business Service Provider
DAI	Development Alternatives, Inc.
dTS	Development & Training Services, Inc.
F2F	Farmer to Farmer
GLOW	Girls Leading Our World
ICS	Irrigata-Crop Service
INGIA-VC	Integrating Gender Issues into Agricultural Value Chains
MAFI	Ministry of Agriculture and Food Industry
MCA	Millennium Challenge Account
MCC	Millennium Challenge Corporation
MIS	Marketing Information System
ODIM	Organization of SME Sector Development
PNAET	National Program for Economic Empowerment of Youth
PCV	Peace Corps Volunteers
PBN	Pro Business Nord
RISP	Rural Investment and Services Project
USAID	United States Agency for International Development
VSCS	Value Chain Support Center
WUA	Water Users Association
2KR	Moldovan-Japanese Project in Agricultural Machinery Leasing

EXECUTIVE SUMMARY

The Agricultural Competitiveness and Enterprise Development (ACED) Project is a five- year USAID program, jointly funded by Moldova's Millennium Challenge Compact (MCC), managed by Development Alternatives, Inc. (DAI) in Moldova. The main objective of the project is to increase the success of the Moldovan agriculture sector in the production and marketing of high value crops. In particular, ACED will provide technical assistance and training to high value agriculture (HVA) value chain entities, including farmers in the irrigation systems targeted for rehabilitation under the MCC Compact-funded Transition to High Value Agriculture Project (THVA), through a set of integrated and demand-driven activities focusing on 1) developing and expanding market opportunities for the Moldovan HVA sector; 2) upgrading production and the ability of the value chain to meet buyer requirements; 3) providing demand-driven technical assistance to upgrade the HVA value chain; and 4) implementing recommendations for an improved enabling environment. This support shall include training, further market network development, advocacy for policy reforms, and linking farmers to appropriate financing mechanisms.

The future competitiveness of Moldovan agriculture and agribusiness depends upon the broad participation of both men and women and a broad spectrum of farmers and laborers in the agricultural sector. It also depends on the ability of men and women agricultural producers to remain competitive by improving their high value agriculture production. The integration and promotion of gender equity therefore becomes critical to the overall success and impact of the ACED project. As part of its effort to promote gender equitable opportunities, DAI contracted Development & Training Services, Inc. (dTS) to conduct a Gender Assessment to identify priority issues to be addressed and strategies for effectively promoting men's and women's equal participation in and benefits from the project. The Gender Assessment was conducted in consultation with ACED local partner, the National Federation of Agricultural Producers from Moldova (AGROinform), from July 18 to August 2, 2011. Using the Harvard Analytical Framework, the Moser Gender Planning and the Integration Gender Issues into Agricultural Value Chains (INGIA-VC) approach, the Assessment Team:

- Explored gender roles and relations in agriculture and agribusiness;
- Considered gender differential impacts of agricultural development;
- Identified and assessed gender-based constraints related to high value agriculture; and
- Developed targeted recommendations for promoting gender equitable opportunities through ACED activities.

GENDER ROLES AND RELATIONS

Men and women are present throughout the high value agriculture value chain in Moldova; however, their tasks and presence at different levels of the chain varies. Women are highly concentrated in production (especially planting, weeding, and harvesting), as employees in processing plants, and as sellers in local markets. At the production level, men can fulfill the same tasks as women but dominate tractor driving, loading, and spraying. Furthermore, men are more often owners and managers of processing plants and cold storage units, transporters and intermediaries. Women play an important role in management and decisions related to small agricultural enterprises. As a percentage, women's presence as owners and

managers of agricultural enterprises is quite small. However, leading women entrepreneurs were identified at each level of the value chain. Gender differences in employment opportunities and tasks were linked to differences in access to productive resources, beliefs and perceptions about appropriate roles for men and women and institutional practices (e.g. how agriculture extension services are provided).

IMPLICATIONS OF GENDER ROLES AND RELATIONS

Gender roles and relations affect and are affected by agricultural value chain development. Drawing on focus group and stakeholder interviews and background documents, the Gender Assessment Team examined potential gender-based constraints related to agriculture development as well as how agriculture and agribusiness development may differentially impact men and women. Gender-based constraints were assessed for their potential consequences on project objectives, value chain competitiveness and efficiency and women's economic advancement. Three gender-based constraints were prioritized as having the greatest potential consequences for the achievement of project objectives. The table below considers their potential consequences.

Table 1. Consequences of Gender-Based Constraints

Gender-based Constraint	What are the consequences of this constraint on:		
	Project Objectives	Value Chain Efficiency and Competitiveness	Women's Economic Advancement
Women are often constrained from improving on-farm productivity because of time-poverty linked to their household responsibilities and off-farm employment.	Time constraints will affect time available for work on farms, training or networking, reducing women's opportunity to participate in and benefit from project activities such as farmer field days and trainings related to upgrading	Time constraints that take away from women's on-farm labor may reduce the flow of goods in the value chain	As demands on women's on-farm labor increases, women may suffer even greater in terms of increased time-poverty. Women's time poverty reduces their opportunities to benefit from efforts to network, share information, services and inputs.
Women are often constrained from improving overall quality and quantity of high value agriculture crops because they lack access to information, training and services	If women are not directly receiving guidance and technical assistance, the project will miss opportunities to achieve key results such as increasing sales by lowering unit costs, improving management, etc.	If women are not receiving appropriate guidance on crop production, the project will miss opportunities to upgrade production. If production of quality crops to buyers is reduced then vertical linkages along the value chain are also weakened.	The constraint reduces women's opportunities to benefit from networking strategies such as pooling resources and sharing information, services and inputs Women could miss out on opportunities to benefit from project activities that deliver assistance through producer groups and business and marketing cooperatives

Gender-based Constraint	What are the consequences of this constraint on:		
	Project Objectives	Value Chain Efficiency and Competitiveness	Women's Economic Advancement
			It also overshadows opportunities to support women's empowerment by increasing their social and political capital.
Women are often constrained from accessing financial capital because they sometimes lack ownership of assets that can serve as collateral. While land titles are sometimes in men and women's name, it is traditionally men that go to the commercial banks to obtain loans and it is the men who own other types of collateral such as equipment.	The factors that impact women's lack of access to finance will be important to the projects activities to improve HVA financing and to reach women in the process	Value chains are often capital-constrained, which reduces upgrading efforts	Women will find it harder to engage in economic activities that require new capital (e.g., start businesses, purchase additional land or heavy machinery)

OPPORTUNITIES TO PROMOTE GENDER EQUALITY

To promote gender equitable opportunities through the ACED project, the Gender Assessment Team recommends three types of actions, those that: enable equitable participation; address gender-based constraints in high value agriculture; and support the advancement of women in high value agriculture.

ENABLE EQUITABLE PARTICIPATION

The following strategies are suggested to enable equitable participation

1. Include both men and women in the design and delivery of activities.
2. Incorporate women's needs and interests into the design and implementation of trainings and services.
3. Accommodate trainings and services to times and venues that facilitate women's participation.
4. Communicate training and services through multiple channels.

ADDRESS GENDER-BASED CONSTRAINTS IN HIGH VALUE AGRICULTURE

Actions were identified to help remove the identified gender-based constraints related to women's time poverty; lack of access to information, services and training; and lack of access to finance.

Table 2. Taking Action to Remove Gender-Based Constraints

Gender-Based Constraint	Factors Contributing to Constraint	Potential Actions to Remove the Constraint
Women are often constrained from improving on-farm productivity because of time-poverty linked to their household responsibilities and off-farm employment.	Women's household and off-farm employment responsibilities	Identify labor-saving on-farm and domestic technologies
	Social perceptions that link household responsibilities with women's work	Apply family farming as a business approach to promote shared responsibility amongst family members for household and farming activities.
		Address time/task allocation of household labor in family business workshops
Women are often constrained from improving overall quality and quantity of high value agriculture crops because they lack access to information, training and services	Exclusive producer association/group membership criteria	Encourage membership based on outputs rather than land ownership based on recorded title.
	Lack of support services	<p>Design service delivery schemes for producers who are not members of associations, groups or cooperatives</p> <p>Host roundtables to discuss women's lack of access to extension services with key stakeholders (ACSA, AGROinform, CSA, F2F, Center for Partnership Development)</p> <p>Raise extension agents' awareness of gender issues</p> <p>Train ACED BSP partners on gender equitable approaches</p>
	Limited networks	<p>Encourage and develop women's networks at village level and integrate with men's networks</p> <p>Disseminate information through effective dissemination modalities such as SMS (short message service), web, newsletters, radio, etc..</p>
Women are often constrained from accessing financial capital because they lack ownership of assets that can serve as collateral. For example, men typically are the owners of such collateral as farming equipment and green house	Collateral-based loan policies	Work with lending institutions to design women-friendly business loan instruments such as loans based on other forms of collateral such as contracts or guarantees.
		Encourage lending institutions to use more credit scoring/history that can be weighted in to the loan decision

structures.	Social perceptions about women's capabilities	Design awareness campaign to promote women's leadership in business
-------------	---	---

SUPPORT THE ADVANCEMENT OF WOMEN IN HIGH VALUE AGRICULTURE

Women are present as actors at different levels of the high value agriculture chain, but are underrepresented in positions of leadership. Through the fieldwork, though, leading women entrepreneurs in agribusiness were identified. Several recommendations are suggested to help promote women entrepreneurs.

1. Recognize the presence and achievement of women business leaders.
2. Foster opportunities for women to connect with other women entrepreneurs to create stronger horizontal and vertical linkages among businesswomen and help increase networking opportunities.
3. Support women's leadership training as consistent with programmatic parameters.

INTRODUCTION

The Agricultural Competitiveness and Enterprise Development (ACED) Project is a five- year USAID program, jointly funded by Moldova's Millennium Challenge Compact, managed by Development Alternatives, Inc. (DAI) in Moldova. The main objective of the project is to increase the success of the Moldovan agriculture sector in the production and marketing of high value crops. ACED will work with producer groups and value chain enterprises (packers, cold chain facilities, consolidators, input suppliers, exporters, supermarkets and others) to increase the ability of the entire value chain to produce and deliver high value crops of the right type and quality to attain profitable prices from buyers in domestic and export markets. The project will work throughout the country with a special emphasis on areas benefitting from the MCC-financed rehabilitation of central irrigation systems.

The program includes four major elements:

- **Market Linkage Development:** Beginning with accurate information about the needs of various domestic and international markets, ACED will develop direct long-term linkages between local suppliers and buyers in target markets.
- **Production Training:** ACED will provide a wide range of producer training and demonstration activities aimed at increasing the cost-effective production of products in high demand.
- **Technical Assistance:** ACED will increase the capacity of local service providers of all types critical to targeted value chains and increase their ability to provide high quality service on a commercial basis to post-harvest value chain participants.
- **Business Environment:** ACED will work with government agencies to strengthen phytosanitary inspection and testing capacity. ACED will also work with value chain participants to encourage targeted policy change to help attract investment in high value agriculture and facilitate profitable exports.

The future competitiveness of Moldovan agriculture and agribusiness depends upon the broad participation of both men and women and a broad spectrum of farmers and laborers in the agricultural sector. It also depends on the ability of men and women agricultural producers to remain competitive by improving their high value agriculture production.

In order to identify priority issues to be addressed under ACED and strategies for effectively promoting men's and women's equal participation in and benefits from the project, DAI contracted Development & Training Services, Inc. (dTS) to carry out a Gender Assessment from July 18th to August 2nd in consultation with ACED local partner, National Federation of Agricultural Producers from Moldova (AGROinform).¹ The Gender Assessment sought to answer the following types of question:

- How men's and women's roles and relations in the agricultural and agribusiness sectors may be different;

¹ The National Federation of Agricultural Producers from Moldova (AGROinform) is a local partner that provides consultative services to the Moldovan agricultural private sector. AGROinform is a network of 27 regional nongovernmental organizations, directed towards rural communities' economic development by providing complex assistance in marketing, businesses development, farmers' cooperation, sustainable agricultural practices implementation and lobbying the members' interests. Over sixty staff members are employed in the AGROinform network and the federation unites over 4200 producers and rural entrepreneurs as members.

- How the impact of agricultural and agribusiness development activities may differentially affect men and women;
- How training or messaging needs to be tailored to reach the key decision makers in those roles; and,
- How the contributions of both men and women can be maximized to achieve results.

The following lists the components of the report as specified in the Gender Assessment Report Scope of Work (SOW):²

- Description of data gathering and analytical methodologies employed (Section One)
- Description of major findings from materials reviewed (Section Two)
- Analysis of results and implications (Section Three and Four)
- Specific recommendations for broadening gender-balanced participation in ACED program activities (Section Five)

² See Appendix D for Gender Assessment Statement of Work

SECTION ONE:

METHODOLOGY

This gender assessment is based on three main sources of information: a review of background documents on gender issues in Moldova; focus groups with producers; and individual stakeholders with actors in the high value agriculture chain including input suppliers, cold storage facilities, processors, and financial institutions. Focus groups and interviews were conducted in Moldova from July 20th-July 29th, 2011. The gender assessment team visited community sites in southern, northern and central Moldova including the MCA Moldova CIS site in Anenii Noi region. Appendix A includes a map that represents the districts and specific locales of site visits.

A total of 21 meetings were conducted involving 83 participants. Focus group and individual interviews were conducted using a set of interview guides that were developed for each actor in the value chain. Key questions related to men's and women's roles and responsibilities, beliefs and perceptions about gender and access to assets. Three of the five focus groups were conducted with only women, one focus group was conducted with only men and one was conducted with both men and women. It should be noted that focus group participants were drawn from AGROinform's networks. All focus group participants had previously utilized the technical and market resources of AGROinform. A complete list of meetings and participants is provided in Appendix A.

The gender assessment team members included:

- Emily Miller, dTS Senior Gender Assessment Consultant and Team Leader
- Elena Brinza, ACED Gender Specialist and M&E Coordinator
- Aurelia Bondari, AGROinform Director
- Rodica Garstea, AGROinform Extension Specialist
- Angela Turuta, AGROinform Interpreter and Network Development Specialist

Gary Kilmer, ACED Chief of Party, and Andrea Chartock, ACED Component II and Evaluation Manager provided input and oversight in the development of the research approach and analysis of findings. Technical support for the gender assessment framework and methodology was provided by dTS Gender Practice Director, Sharon Williams and Manager, Kara Nichols Barrett.

RESEARCH AND ANALYSIS FRAMEWORKS

The Gender Assessment SOW specified the use of the Harvard Analytical Framework and Moser Gender Planning Framework to examine how men's and women's roles vary within the agriculture and agribusiness sectors and how those difference impact their relative abilities to benefit from agriculture development. The interview guides utilized the Harvard activity profile, access and control profile and influencing factors matrix. Using these tools, the gender assessment team acquired information about men's and women's roles and responsibilities along the chain, their access and control over resources and the factors that influence men's and women's economic outcomes. Section Three includes activity and asset profiles based on Harvard Framework tools. The Moser model informed the development of questions surrounding decision-making. A Moser-based sex-disaggregated decision-making profile is contained in Section Three.

The Gender Assessment Team adopted the dTS-developed “Integrating Gender Issues into Agricultural Value Chains” (INGIA-VC) approach for analyzing the data. The INGIA-VC approach, as outlined in *Promoting Gender Equitable Opportunities in Agricultural Value Chains: A Handbook*,³ offers practitioners both a framework and process for addressing gender issues in value chain programs. The approach utilizes the Gender Dimensions Framework which examines four intersecting dimensions of social life: observed practices and patterns of participation (gender roles); existing patterns of access and control over tangible and intangible assets; social beliefs and perceptions; and laws, policies and institutions. Working with the Gender Dimensions Framework helps to illuminate specific areas of gender inequalities that might 1) be created or exacerbated by existing value chain programs and 2) create inefficiencies in chain operations. By linking gender issues to agricultural value chain development, practitioners can more readily see how gender-based constraints are likely to impact relationships within the value chain.

Based on the INGIA-VC approach, the team explored gender roles and relations along the value chain; identified gender-based constraints; assessed the consequences of gender-based constraints; and determined actions to remove the gender-based constraints. The Moser Gender Planning Framework distinguishes between different aims in interventions. Similarly, the recommendations in Section Five, distinguish between the aims of three different types of strategies for promoting gender equitable opportunities in the ACED project: enabling equitable participation, removing gender-based constraints and supporting women in high value agriculture.

³ The handbook was produced by dTS under the USAID-funded Greater Access to Trade Expansion (GATE) project.

SECTION TWO:

KEY FINDINGS FROM PUBLICATIONS ON GENDER ISSUES IN MOLDOVA

The section below provides a summary of the gender-related publications reviewed in preparation of the Gender Assessment. Key documents reviewed include the National Strategy on Gender Equality in the Republic of Moldova 2009-2015; the 2011 USAID Gender Assessment; the MCC Commissioned Moldova Farm Survey Gender Assessment; and AGROinform's "The Role of Women in Agriculture in Moldova."

THE NATIONAL STRATEGY ON GENDER EQUALITY

The National Strategy on Gender Equality in the Republic of Moldova 2009-2015 proposes strategies for increasing gender equality in all areas of life. Of greatest interest to the ACED project is the National Strategy's discussion of problems and opportunities in employment, labor migration, education, and political participation. In 2006 the Law on Ensuring the Equality of Women and Men was passed followed by the National Plan for Promotion of Equality between Women and Men in Society (2006-2009) leading to establishment of a gender specific legal and regulatory frameworks adopted by the Government of Moldova. The 2009 National Strategy confirms the profound problems related to out-migration by men and women and the low levels of entrepreneurship of women in rural areas of Moldova. Gender stereotyping in Moldova's educational system and institutions are identified as contributing to the low level of women in traditionally male dominated fields within the agricultural university(s) such as agronomy and engineering. The National Strategy does not offer specific implementation plans or identify implementing partners. It does suggest the development of progress indicators.

2011 GENDER ASSESSMENT FOR USAID/MOLDOVA

The goal of the assessment was to "identify significant sector-specific gender issues that are relevant across the USAID/Moldova portfolio and serve as baseline data against which to measure progress in achieving gender equality in Moldova." The focus was placed on gender issues most relevant to the USAID Mission's planned strategic and program design priorities including recommendations for the democracy sector and the economic growth sector including agriculture.

The ACED Gender Assessment is responsive to the assessment's recommendation that gender analysis be conducted at the start of new agricultural activity and that such analysis should look at gender differences in access to assets, responsibilities, financial remuneration, and decision-making at each step of the value chain including producers, buyers, and sellers. Furthermore, the 2011 Gender Assessment recommends the use of materials developed under the USAID Women in Development Office's Greater Access to Trade Expansion (GATE) project such as the INGIA-VC approach referenced in the methodology section. Finally, the assessment recommends that all training and educational opportunities should be implemented in a manner that specifically targets women as participants so that the gaps in skills and knowledge that were revealed in the MCC Farm Survey Gender Assessment can be closed.

THE MOLDOVA FARM SURVEY GENDER ASSESSMENT

The Moldova Farm Survey Gender Assessment was commissioned by the Millennium Challenge Corporation in 2009. The aim of the gender assessment was to examine gender roles, responsibilities and decision-making to inform the MCC Transition to High Value Agricultural Project. Key findings of relevance to the ACED project include: men as the main decision makers regarding irrigation and men as the primary applicants and recipients of credit and loans. The assessment also found that women comprise only five percent of members in water user association.

The Moldova Farm Survey Gender Assessment recommends careful outreach to smaller and poorer farms to ensure access and opportunity for all especially in the area of technical skills and business planning training and development. Women should also receive additional empowerment, management and resources within their communities and water user associations. The MCC assessment suggests that NGOs may be a better mechanism for providing training to women than private sector providers if NGOs receive gender-competency training.

AGROINFORM “THE ROLE OF WOMEN IN AGRICULTURE IN MOLDOVA”

In July 2011, AGROinform published a paper entitled “The Role of Women in Agriculture in Moldova”. The paper compiles relevant information related to gender issues from the following sources: the National Bureau of Statistics and National Agency for Labour Employment, UNIFEM Moldova, AGROinform’s monitoring and evaluation data, and a study of the NGO “Partnership for Development”. The paper includes data on the number of farms managed by women. The main area of women’s involvement is within animal breeding, dairy production and vegetable production in green houses. The report also explores gender differences in agriculture. A summary of the differences are provided in the table below.

Table 3. Gender-Based Differences in Agriculture in Moldova

Access to:	Gender-Based Differences
Land	Land title and tenure tend to be vested in men, either by legal condition or by socio-cultural norms. Land reform and resettlement have tended to reinforce this bias against tenure for women. Land shortage is common among women. Compared to men, women farm smaller and more dispersed plots and are less likely to hold title, secure tenure, or the same rights to use, improve, or dispose of land.
Extension and Training	Women farmers have less contact with extension services than men. Extension is often provided by men agents to men farmers on the erroneous assumption that the message will trickle “across” to women. Moreover, the message itself tends to ignore the unique workload, responsibilities, and constraints facing women farmers.
Technology	Women generally use lower levels of technology because of difficulties in access, cultural restrictions on use, or regard for women’s crops and livestock as low research priorities. (e.g. irrigation)
Finance	Women have less access to formal financial services because of high transaction costs, limited education and mobility, social and cultural barriers, the nature of their businesses, and collateral requirements, such as land title.
Time	Women face far greater time constraints than men. They may spend less time on farm work, but work longer total hours on household work, which is paid and unpaid work, due to gender-based division of labor in child care and household responsibilities.
Mobility	Women are less mobile than men, both because of their child care and household responsibilities and because of socio-cultural norms that limit their mobility.
Training	Women’s “illiteracy” in agricultural issues hampers their access to and ability to understand technical information related to their daily activity.

Source: AGROinform, “*Briefing Paper on the Role of Women in Agriculture*”, pages 9- 10.

SECTION THREE: GENDER ROLES AND RELATIONS ALONG THE HIGH VALUE AGRICULTURE CHAIN

This section explores gender roles and relations along the high value agriculture chain drawing on findings from the ACED Gender Assessment and AGROinform's report of women in agriculture. It is important to note the labor force changes that are occurring in the agriculture sector. The percentage of the working age population engaged in agriculture has decreased from 51% in 2001 to 28% in 2009.⁴ Economically induced outmigration of men and women to adjacent and other EU countries is having a profound effect on whole communities and families especially those in rural areas. The AGROinform's report observes that women are increasingly becoming the head of household as their spouses leave in search of work. The outmigration phenomenon, which may necessitate a man leaving his farm, is changing the ways in which women who are left behind are now being involved in their family farm and the agricultural sector.

Text Box 1.
Concentration of Women Workers along the High Value Agricultural Value Chain:
Production: 50 to 80%
Processing: 10 to 30% (mostly as facility line-workers) in locales with processing activities
Transporting: 0 to 10%
Bulk and intermediary trade: 1 to 5% but up to 50% in Cantemir
Retail (market) trade: 50 to 80%

Agriculture is the second largest sector for women's employment. Approximately 30 percent of employed women work in agriculture. Participants in the ACED Gender Assessment were asked about women's level of participation along the chain. While differences were reported across the field visit sites, a summary of women's participation is provided in the text box below.

Descriptions of gender roles and relations are provided for each actor in the high value agricultural value chain: producers, producer associations, processors/cold storage, input suppliers, transport, retail/trade.

PRODUCERS

Gender roles and relations in small family farms were explored using the Harvard Analytical Framework and Moser Planning Framework activity, access and control and decision-making profiles. The focus group questions were designed to collect the following information:

- Men's and women's productive and reproductive activities
- Men's and women's access and control over productive resources
- Men's and women's role in farm-related decisions: use of land, technology, income, etc.

MEN'S AND WOMEN'S ACTIVITIES

⁴ AGROinform, *Briefing Paper on the Role of Women in Agriculture*, Chisinau, Moldova, July 16, 2011, pp. 1-2.

Focus group findings, as summarized in the activity profile, indicate that men and women are often responsible for different production activities. The gender division of labor reflects beliefs and perceptions about appropriate behavior for men and women and their relative abilities. Women are often responsible for sowing seeds, planting seedlings, weeding and harvesting in the greenhouse. Tasks that require dexterity were linked with “feminine traits.” Men are often responsible for spraying pesticides, irrigation, maintaining farm equipment and transport. Handling and applying chemicals was cited as a man’s domain because of concern for women’s health. Participants did note a certain degree of flexibility in gender roles. While weeding and tying table grapes was considered “women’s work” several men mentioned instances when it was necessary for them to assist their wives in these tasks. Similarly, while men are primarily responsible for loading and unloading the truck for market women also noted that at times they work alongside their husbands as necessary. It was reported “odd” and “uncommon” to see a woman drive a tractor. One woman participant discussed the necessity of driving a tractor in her husband’s absence. The same cross-over and collaboration in productive activities was not discussed with regards to reproductive activities. Household chores and caring for animals were reported as primarily women’s tasks.

Text Box 2. Women’s Involvement across Agricultural Enterprises

Three types of farm enterprises were explored through the gender assessment – small-scale farms, green houses, and medium to large agricultural enterprises. Women’s participation is highest within small-scale and green house operations. Women account for 50-80 percent of small-scale producers, 50 percent of greenhouse owners and laborers, and only a small percentage of managers or owners of medium to large enterprises.

Table 4. Activity Profile

Production Activities	Women	Men
Sowing seeds	✓	
Planting seedlings	✓	
Weeding	✓	
Harvesting in greenhouse	✓	
Hand spraying small plots with pesticides/chemicals	✓	
Spraying large plots with pesticides/chemicals		✓
Irrigation		✓
Maintaining/operating farm equipment		✓
Transport		✓
Marketing	✓	✓
Selling	✓	✓
Reproduction Activities		
Household Work	✓	
Animal care	✓	

Text Box 3. Daily Activities of Men and Women Producers

A woman vegetable producer from Cantemir, a community south of Chisinau, shared her daily routine that is typical of other women producers who participated in the ACED Gender Assessment focus groups. Her day begins slightly before 5:00 in the morning and her first hour or two is spent washing, feeding animals, making breakfast, tending the garden and off to a part time office job in the village that begins at 8 AM. Returning to her home in the afternoon, she works two or three hours harvesting tomatoes, beets and cucumbers as well as washing produce that will be sold at the local market. Dinner is late--sometimes as late as 10 PM—and she is in bed at 11 PM. On market days she and her husband rise at 2 AM to pack and transport their produce to the local or regional market.

A male vegetable producer from Gura Bicului, Anenii Noi in the central region of Moldova works full-time on his farm (half of the men who participated in the ACED focus groups said that they have no outside employment). He wakes up at 4 AM on the days he needs to irrigate and works for two or three hours before he picks up his hired workers. The hired (men) workers are there until 6 PM with a break for lunch that is typically prepared and offered by the producer. The workers are harvesting, weeding and spraying while the farmer is preparing products for market and may be doing equipment maintenance or repair. After 6 PM when the hired workers have been dropped off and the day is cooling off, he usually does the mechanized work on this tractor such as spraying. He works until dark then has dinner, washes up and goes to bed.

MEN'S AND WOMEN'S ACCESS AND CONTROL OVER PRODUCTIVE RESOURCES

The focus group discussions explored men's and women's relative access and control over productive resources such as land, equipment, income, finance, and training and technical assistance. The Access and Control Profile in Table 5 provides a summary of the findings. Patterns of access and control are then discussed by each resource.

Table 5. Access and Control Profile

	Access		Control	
Resources	Women	Men	Women	Men
Land	√	√	√	√
Equipment	√	√		√
Cash/Income	√	√	√	
Finance		√		√
Training/Technical Assistance		√		√

Land. Several patterns of access and control over land were reported. In Moldova, land can be registered under a man's name, woman's name, name of the head of the household or family name. Focus group participants included men who had the title to the land, women who had the title to the land and men and women whose land was titled in the name of the family. Several reasons were provided for the variations in practices. One woman stated that the land was in her name because she had taken the time to complete the registration process. Another woman insisted that the land be titled in her name. While land that was subdivided in the 1990s through the privatization process is often titled to men, women and families, data from

the focus groups indicates that land purchases financed through commercial bank loans are typically registered in the name as men are more likely than women to apply for loans.

Participants did not report a link between formal ownership and control over land. Women and men stated that who the land was registered was of little significance. While participants may not perceive practical implications of land titling practices, the literature on gender and agriculture highlights its importance. AGROinform's paper on the role of women in agriculture states that ownership in farmland is vested primarily in men. Women often have usufruct⁵ rather than ownership rights to land. Usufruct rights often entail less secure tenure and less ease in disposing of those rights by sale, lending, bequest, or mortgage. The average size of plot registered to men and women differs. Women-headed households often have smaller plots of land than men headed-households as result of land market development which has strengthened the ownership rights of men. For example, when land is sold, or consolidated via plots exchange, normally ownership rights go to men who usually have more resources to acquire it (i.e. control of equipment). Experience also suggests that agrarian reform, land tenure and registration, as well as settlement schemes have often permanently consolidated male ownership rights to land at the expense of women's usufruct and ownership rights under traditional habits.

Equipment. Focus group results suggest that women have access to equipment, but because operation and maintenance of farm equipment is largely a man's domain few women have control over the equipment. ACED gender assessment findings corroborate with AGROinform's analysis that women typically have lower levels of access to technology because of cultural restrictions on their use.

Cash/Income. Men give income received from farm-related activities to their wives. Women are responsible for managing income generated from farm-related activities. This practice was reported across all farm producers, products and districts survey for the assessment. Women receive the income and then keep it in an accessible and known location within the house or deposit it in a local credit and savings association or bank. The majority of participants reported keeping income in the house as opposed to depositing at a financial institution.

Training/Technical Assistance. The majority of men and women focus group participants had participated in trainings related to agriculture production or business development. As previously noted, the focus group participants were recipients of AGROinform's technical and marketing resources. Based on AGROinform's research on women's access to extension services and trainings, the women participants in the focus groups are not representative of women in Moldova. An interview with a leading input provider reported that women producers comprise a quarter or less of attendance to these technical trainings. AGROinform's study reports that women farmers have less access to extension services than men. Extension services are typically provided by men agents to men producers. It is assumed that men will share information with their wives. The paper notes that this is an inefficient transfer of knowledge as much of the information does not reach women. Further the information provided by extension agents often does not reflect the interests and concerns of women based on their roles, responsibilities and constraints.

Finance. Similar to access and control over land, participants reported a variety of experiences with finance. For some, loans had been taken out solely in a man's name, solely in a woman's name, man or women's name with the other as a co-signer, and jointly. Interviews with financial institutions indicated that the experiences of focus group participants may not reflect the larger population in Moldova. For example, Moldindconbank, a regional bank with an agricultural portfolio that accounts for approximately 40 percent

⁵ The legal right of using and enjoying the fruits or profits of something belonging to another

of the total portfolio has few women clients. Women account for 5 to 10 percent of all loan applicants. Men are primary applicants and recipients of credit and loans from commercial banks while women are more often able to access credit and loans from microfinance institutions and local credit and savings associations. Even though women have access and control over land regardless of whether or not the land is registered in their name, women's lack of access to commercial bank loans may be linked to their lack of ownership of farm land.

DECISION-MAKING DISAGGREGATED BY SEX

Control over resources is often linked to one's bargaining power. Thus it is important to look at both who has control over resources within the household and who has decision-making power. The decision-making profile in Table 6 summarizes the findings. Questions were asked regarding who makes decisions about: the use of land, choice of crops to produce, technology to use, marketing and use of income.

Table 6. Decision-Making Profile

Who makes decisions about:	Women	Men	Joint
Use of the land			√
Choice of crops to produce		√	√
Technology to use		√	
Marketing			√
Use of income			√

Farm-related decisions are most often made jointly between a man and a woman and at times children are also included in the decision-making process. Exceptions to the joint decision making process were found in the purchases of farm equipment where the man made the final decision. While the majority of participants report joint decisions over use of land, choice of crops to produce and marketing, there were examples where either women or men were solely responsible for those decisions. In those instances, it was reported that the spouse was consulted or informed but that the decision was made by the person with the greatest technical knowledge or business acumen. For example, one man stated, "My wife is a teacher not a producer, so I make these decisions [what crops to produce]." In another situation, a woman who grows seedlings said that she has more experience in her farm operations than her husband and so it is more efficient for her to lead in the decision making.

PRODUCER ASSOCIATIONS AND COOPERATIVES

Successful horizontal linkages – member organizations such as producer associations and cooperatives – provide members with benefits that are not possible when working as an individual. By establishing formal or informal groups and working together, associations and cooperatives can respond to the difficulties of doing business, such as access to key markets, high costs or inadequate supply of inputs or products, or lack of financing. Members often have greater access than other members in the value chain to inputs, credit, market contacts, technical assistance and education. The ACED gender assessment explored gender differences in membership and leadership within producer associations and cooperatives. Interviews were

held with four membership organizations. Table 7 provides a summary of the organization's activities, members and leaders disaggregated by sex, and membership fees and requirements.

Women are well represented as both members and leaders in only one member organization. In Coop Hajiu, women comprise 70 percent of members and hold four of the seven positions on the Administrative Council. While it is not possible to determine correlations based on the small sample, it is interesting to note that women's membership and participation rates were highest in the organization that had the least fees and requirements. Membership requirements vary across membership organizations. For example, in Orhei Fruct individuals must own at least 20 ha of land and in the National Association of Table Grape Producers and Exporters individuals must own a legal enterprise. As previously discussed, women hold fewer land titles and their plots are typically smaller than men's.

Table 7. Producer Association Members, Leaders, Fees and Requirements

Producer Association	Activities	Members	Leaders	Fees	Requirements
Coop Hajiu (Orhei)	Services to members and non-members including access to machinery, help with marketing and inputs at discounted rates	325 (227 Women, 98)	7 person Administrative Council (4 women, 3 men)	One time registration fee, no annual fees	None
Orhei Fruct	Sell apples, plums, apricots and garden vegetables in high volumes, members have access to cold storage	11 (all men)	All men	\$1,000	At least 20 ha land, Pay membership fees, sell only through cooperative
National Association of Table Grape Producers and Exporters (Chisinau)	Grow high quality grapes for export by supporting small growers	111 (100 men, 11 women)	Board of Directors – 11 men	Sliding scale for producers	Must be registered legal enterprise
National Fruit Producer Association (members in 26 districts in Moldova)	Negotiates prices with processors	200 (3 women, 197 men)	Council – 1 woman, 6 men	NA	NA

PROCESSORS AND COLD STORAGE

The post harvesting stage along the value chain is generally more developed for Moldovan fruits (especially grapes) than garden vegetables and varies regionally. Post harvesting represents important opportunities for developing new enterprises, creating jobs and increasing competitiveness. The gender assessment examined men's and women's participation at the post harvesting stage as both employees and entrepreneurs. The findings described in this section are drawn from an interview with a processor and a cold storage facility as well as interviews with stakeholders throughout the chain.

Women represent approximately 60 percent of workers in processing facilities and 40 percent of workers in cold storage units. Women are not well represented in management positions or as owners of either type of enterprise. However, at least three women owners of cold storage facilities were identified through stakeholder interviews. Gender division of tasks within processing firms was reported. For example, women often sort and grade produce while men operate machinery. Participants expressed beliefs about the characteristics of men and women relative to the division of labor. Women are perceived as responsible, patient and accurate. All three traits were believed important for the tasks they are hired to perform.

INPUT SUPPLIERS

There are ten substantial input providers operating in Moldova, most of them operate as exclusive dealers of large international agricultural input supply companies. Because it is a highly competitive market the input providers seek to differentiate themselves through superior products and customer support. The assessment team conducted interviews with representatives from two input suppliers. One input supplier, Irrigata-Crop Service, has a woman agronomist involved in sales, marketing, and field demonstrations and the other was co-owned by a woman. Input providers like Irrigata-Crop Service sell to large and small farms and generally provide product-related technical support for free to its customers. In the case of Irrigata-Crop Service they sometimes arrange educational trips to other countries as well as bring in international advisors. These costs are shared by the participants, the local input provider and its international headquarters. The stakeholder interviews with input suppliers explored women's and men's presence as employees and employers.

Women represent approximately 60 percent of employees within input supply enterprises. Women are concentrated in retail and sales while men are concentrated in technical and marketing positions. The gender division of labor was attributed to differences in knowledge/education and cultural expectations. Few women pursue studies in agronomy, engineering and agriculture economics. Marketing positions often require travel and long hours. Both aspects of the job are perceived as incompatible with women's household responsibilities and beliefs were expressed surrounding the risks of independent travels to remote areas. The two women who are engaged in men dominated positions as agronomists and a co-owner of the input supply business highlighted the importance of having a supportive spouse who is trusting and shares in family responsibilities. Their individual experiences are not considered representative of Moldovan women's experiences balancing professional and personal obligations.

TRANSPORTERS

Time constraints inhibited the team from interviewing transporters. Stakeholder interviews did reveal that women have limited representation as transporters. As previously discussed, truck driving is perceived as a man's task. Few women are seen driving trucks in Moldova. Participants did report that there is one woman managed transport service provider in Moldova.

RETAIL AND WHOLESALE

In the retail sector, which includes selling at local, regional or peri -urban marketplaces for vegetables and fruit, women's participation is the highest at the village level and decreases in proportion to the distance from the family farm. As women are involved in multiple tasks related to farm production, household chores and animal care, men are more likely to be responsible for transporting the farm products to a regional or urban market, load and unload the products from the family vehicle and be the seller at the market. Local markets require less time commitments and transport logistics; therefore, women are more likely to engage in local retail sales than men.

The wholesale market is located on Albisoara Street in Chisinau where women reportedly generate a higher rate of sales than their male counterparts. While women comprise 25 to 30 percent of wholesalers they represent up to 45 percent in sale volume according to the ACED Market Linkage Specialist. The women who work in wholesale are said to be very efficient and skilled in their trade and have competencies in communications, record keeping and negotiation skills.

SECTION FOUR:

IMPLICATIONS OF GENDER DIFFERENCES

Gender roles and relations affect and are affected by value chain development. Drawing on focus group and stakeholder interviews and background documents, this section examines potential gender-based constraints related to agriculture development as well as how agriculture and agribusiness development may differentially impact men and women. The previous section discussed findings related to gender differences along the chain. Using the INGIA-VC process for analyzing gender information, efforts were made to: 1) identify measurable conditions of inequality linked to society's understanding of gender 2) investigate underlying factors that cause those inequalities. The identified gender-based constraints were then assessed for their potential consequences. Drawing on insights from the *Promoting Gender Equitable Opportunities in Agricultural Value Chains*, gender-based constraints that affect the value chain are understood as:

- Those that interfere with the achievement of the USAID-funded project objectives, e.g. where the constraint makes it impossible to reach the designated number of beneficiaries or volume of sales;
- Those that inhibit women's economic advancement, e.g. , where the constraint keeps women from participating in key positions of leadership or expanding their enterprise;
- Those that impair or restrict the efficiency and competitiveness of the value chain as a whole, e.g., where the constraint affects the ability of producers to maintain a steady supply of quality products.

The section below discusses three gender-based constraints that are both within the manageable interests of the project and have the greatest potential consequences for the achievement of project objectives. A complete list of gender inequalities identified through the assessment process is provided in Appendix B.

WOMEN'S TIME POVERTY

Men and women often perform different tasks on the farm and in the household. The activity profile in Section Three depicted men's and women's tasks. In addition to productive activities, though, women are disproportionately burdened with household tasks and many also hold off-farm employment. The triple roles Moldovan women play translates into "time-poverty" – women lack time. At least two factors explain the gender disparities in time allocation:

1. Many women producers lack access to labor-saving, on-farm technologies that would make their labor more efficient;
2. Social expectations shape beliefs about the type of work that is appropriate for men and women. These social expectations influence men's and women's different and often unequal patterns of time allocation. Table 8 considers the consequences of women's time poverty.

Table 8. Consequences of Women's Time Poverty

Gender-based Constraint	What are the consequences of this constraint on:		
	Project Objectives	Value Chain Efficiency and Competitiveness	Women's Economic Advancement
Women are often constrained from improving on-farm productivity because of time-poverty linked to their household responsibilities and off-farm employment.	Time constraints will affect time available for work on farms, training or networking, reducing women's opportunity to participate in and benefit from project activities such as farmer field days and trainings related to upgrading	Time constraints that take away from women's on-farm labor may reduce the flow of goods in the value chain	<p>As demands on women's on-farm labor increases, women may suffer even greater in terms of increased time-poverty.</p> <p>Women's time poverty reduces their opportunities to benefit from efforts to share information, services and inputs.</p>

WOMEN'S LACK OF ACCESS TO INFORMATION, TRAINING AND SERVICES

Women play a vital role in production activities and the decision-making process. Within the household, women and men make joint decisions about how land is used, what crops to grow, and where and when to sell. However, outside of the household more asymmetrical rights and access issues are observed. Women are less likely to own land, be members of producer groups, receive extension services or participate in trainings provided by input suppliers. Men, therefore, have greater access to information, training, and services. The participation in various information channels also results in men having wider and deeper networks. Table 9 considers the consequences of this gender-based constraint.

Table 9. Consequences of Women's Lack of Access to Information, Training and Services

Gender-Based Constraint	What are the potential consequences of this constraint on:		
	Project Objective	Value Chain Efficiency and Competitiveness	Women's Economic Advancement
Women are often constrained from improving overall quality and quantity of high value agriculture crops because they lack access to information, training and services.	If women are not directly receiving guidance and technical assistance, the project will miss opportunities to improve sales by lowering unit costs, improving management, etc.	If women are not receiving appropriate guidance on crop production, the project will miss opportunities to upgrade production. If production of quality crops to buyers is reduced then vertical linkages along the value chain are also weakened.	<p>The constraint reduces women's opportunities to benefit from efforts to pool resources and share information, services and inputs.</p> <p>Women may miss out on opportunities to benefit from project activities that deliver assistance through producer groups and business and marketing cooperatives.</p> <p>It also overlooks opportunities to support women's empowerment by increasing their social and political capital.</p>

WOMEN'S LACK OF ACCESS TO FINANCE

In the section on gender roles and relations, participants reported that the owner of the land had little impact on production activities or decision-making. As the AGROinform paper suggests, though, women's usufruct⁶ rights to land have implications beyond the household level. As the Gender Differentiated Assets image depicts, men's ownership of land facilitates access to finance and the ability to purchase additional land or equipment and the ability to start a new agribusiness. Table 9 considers the consequences of women's lack of access to finance.

⁶ **Usufruct** is the legal right to use and derive profit or benefit from property that belongs to another person, as long as the property is not damaged.

Table 10. Consequences of Women's Lack of Access to Finance

Gender-based Constraint	What are the consequences of this constraint on:		
	Project Objectives	Value Chain Efficiency and Competitiveness	Women's Economic Advancement
Women are often constrained from accessing financial capital because they lack ownership of assets that can serve as collateral	The factors that impact women's lack of access to finance will be important to the projects activities to improve HVA financing and to reach women in the process	Value chains are often capital-constrained, which reduces upgrading efforts	Women will find it harder to engage in economic activities that require new capital (e.g., start businesses, purchase additional land or heavy machinery)

SECTION FIVE:

RECOMMENDATIONS AND CONCLUSIONS

To promote gender equitable opportunities through the ACED project, the assessment team recommends that the following types of actions be taken:

1. Enable both men and women to participate in and benefit from the project
2. Address gender-based constraints in high value agriculture
3. Support the advancement of women as value chain actors

ENABLING EQUITABLE PARTICIPATION

The Assessment Team recommends the following strategies for ensuring that men and women have equal opportunities to participate in project activities.

1. Include both men and women in the design and delivery of activities.

Women focus group participants expressed interest in and need for information, training and technical support. The project should actively invite women to participate in discussions that inform the design and delivery of activities, such as Field Days, the MIS system and Value Chain Support Center.

2. Incorporate women's needs and interests into the design and implementation of trainings and services.

Women expressed interest in a variety of trainings. These recommended offerings should be further explored to determine whether or not men's and women's trainings needs differ. The three most frequently reported types of training needs were:

- Production Planning
- Organic Farming
- Markets, Marketing and Marketing Cooperation

3. Accommodate trainings and services to times and venues that facilitate women's participation.

The project should consider how, when and where training and services are provided to facilitate women's participation. Not all women have the same roles and responsibilities. Consideration should be given to the needs of women at different life stages. For example, it was suggested that for older women trainings in the mornings would be best while for women with young children 11am to 3pm would accommodate their schedules. It was recommended that where possible assistance should be provided at the village level, closer to women's homes.

4. Communicate training and services through multiple channels.

Men and women in Moldova have different levels of access to information and networks. Ensuring that men and women are aware of ACED activities and training offerings will require the use of multiple communication mediums. Participants stressed the importance of personalized invitations. The majority of women have mobile phones. Participants recommended calling women to inform them of upcoming trainings and services. The project could also disseminate information through mobile short message service (SMS). In addition to mobile phones, participants also recommended advertising activities through the AGROinform regional offices, the mayor's office, and local markets.

ADDRESS GENDER-BASED CONSTRAINTS IN HIGH VALUE AGRICULTURE

The table below suggests actions to remove constraints associated with women's time poverty; lack of access to information, training and services; and lack of access to finance. A complete list of constraints and mitigating solutions identified through the fieldwork assignment are included in Appendix B.

Table 11. Actions to Remove Gender-Based Constraints

Gender-Based Constraint	Factors Contributing to Constraint	Potential Actions to Remove the Constraint
Women are often constrained from improving on-farm productivity because of time-poverty linked to their household responsibilities and off-farm employment.	Women's household and off-farm employment responsibilities	Identify labor-saving on-farm and domestic technologies
	Social perceptions that link household responsibilities with women's work	Apply family as a farming business approach
		Address time/task allocation of household labor in family business workshops
Women are often constrained from improving overall quality and quantity of horticultural crops because they lack access to information, training and services	Exclusive producer association membership criteria	Encourage membership based on outputs rather than land ownership
	Lack of support services	<p>Design service delivery schemes for producers who are not members of associations, groups or cooperatives</p> <p>Host roundtable to discuss women's lack of access to extension services with key stakeholders (ACSA, AGROinform, CSA, F2F, Center for Partnership Development)</p> <p>Raise extension agents awareness on gender issues</p> <p>Train ACED BSP partners on gender equitable approaches</p>

Gender-Based Constraint	Factors Contributing to Constraint	Potential Actions to Remove the Constraint
	Limited networks	Encourage and develop women's networks at village level and integrate with men's networks Disseminate information through SMS (short message service)
Women are often constrained from accessing financial capital because they lack ownership of assets that can serve as collateral	Collateral-based loan policies	Work with lending institutions to design women-friendly business loan instruments
		Encourage lending institutions to use more credit scoring/history that can be weighted in to the loan decision
	Social perceptions about women's capabilities	Design awareness campaign to promote women's leadership in business

SUPPORT THE ADVANCEMENT OF WOMEN IN HIGH VALUE AGRICULTURE

Women are present as actors at different levels of the high value agriculture chain, but are underrepresented in positions of leadership. Through the fieldwork, though, leading women entrepreneurs in agribusiness were identified. Several types of constraints were identified that make it difficult for women entrepreneurs in Moldova: perceptions about women in leadership, lack of access to informal networking opportunities, and women's lack of self-esteem and confidence. Several recommendations are suggested to help promote women entrepreneurs.

1. Recognize the presence and achievement of women business leaders.

ACED can help normalize the idea of women business leaders through its activities. This could include identifying women-owned BPSs and developing a database of producers and providers. The project can also highlight achievements by developing success stories and publications that feature women entrepreneurs. This raises the profile of women in business and contributes to increasing the confidence of other women. Communication pieces can also help to change men's perceptions about women in business.

2. Foster opportunities for women to connect with other women entrepreneurs to create stronger horizontal and vertical linkages among businesswomen and help increase networking opportunities.

This might include organizing a women in agribusiness forum aimed specifically at understanding women entrepreneurs' needs, creating networking opportunities with peers, and connecting them to suppliers and buyers. Specialized courses or workshops in marketing/sales skills development and cooperative marketing can assist women with finding new markets and generating higher incomes. Women who are already involved in agricultural marketing and sales are effective and in some cases outperform men. They may serve as role models for other women.

3. Support women's leadership training.

ACED can work with local partners and stakeholders such as Winrock, Peace Corps, AGROinform and many others to offer leadership trainings to existing and perspective women entrepreneurs.

Annex B: Gender Inequalities and Mitigating Solutions presents a detailed matrix of gender inequalities by each actor in the value chain including: producers, input suppliers, and processors and cold storage.

NEXT STEPS

To begin implementing the recommendations above, it is suggested that ACED develop a gender integration strategy that includes three components:

1. **Gender Integration Principles:** Gender integration principles are practical standards that project can aspire to and measures by which the program can assess its progress. Developing principles demonstrates a project commitment to ensuring equal opportunities for men and women.
2. **Gender Action Plan.** Together with the principles and the assessment recommendations, ACED can develop a gender action plan that includes specific activities by project component and objective.
3. **Indicators and Targets:** Indicators should be developed to measure the success of actions taken to promote gender equitable opportunities. In addition, it may be helpful to set internal targets. In the same way failing to meet sales targets signals the need to adjust project activities, ACED can develop gender targets to help evaluate the project's progress.

CONCLUSION

Women in Moldova play a vital role in agriculture. They are producers, leaders of small and large enterprises, employees in processing facilities, and owners of transport companies. However, gender-based constraints do exist that restrict women's contribution to agricultural development in Moldova. The findings presented in this assessment report highlight opportunities for the project to enable equitable participation, remove gender-based constraints and support women as entrepreneurs. Developing agricultural value chains and support gender equality are mutually supportive goals. By designing and implementing project activities with gender equitable principles, the project can achieve its goal of increasing income and jobs in rural Moldova in a way that benefits both men and women.

REFERENCES

AGROinform. “Briefing Paper on the Role of Women in Agriculture.” Chisinau, Moldova, July 2011.

Cozzarelli, Catherine. 2011 Gender Assessment for USAID/Moldova Final Report. March 2011.

<http://moldova.usaid.gov/sites/default/files/2011%20Gender%20Assessment%20for%20USAID.pdf>

Miluka, Juna. “Moldova Farm Survey Gender Assessment.” Millennium Challenge Corporation, 2009. Available at

<https://communities.usaidallnet.gov/st/sites/st/file/Moldova%20Farm%20Survey%20Gender%20Assessment%20Final%207.3.09.pdf>

National Strategy on Gender Equity in the Republic of Moldova for the Years 2009-2015. Chisinau, Moldova , 2008. Available at

<http://siteresources.worldbank.org/INTECAREGTOPGENDER/Resources/MoldovaNatStrategyGenderDraft.pdf>

Rubin Deborah, Cristina Manfre and Kara Nichols Barrett. “Promoting Gender Equitable Opportunities for Agricultural Value Chains: A Handbook.” USAID: Greater Access to Trade Expansion Project. Arlington, VA: Development & Training Services, Inc. , 2009. Available at http://www.usaid.gov/our_work/cross-cutting_programs/wid/pubs/GATE_Gender_Ag_Value_Chain_Handbook_11-09.pdf

APPENDICES

APPENDIX A. LIST OF PARTICIPANTS AND SITE VISIT MAP

ACED GENDER ASSESSMENT PARTICIPANTS AND FIELDWORK SUMMARY PROFILE

Reference number (see Fig. 2)	Date	Region	Location	Type of Meeting/Groups	Number of Participants W/M	Contact Information
1	21/07/11	South	Cantemir Region	1. Focus women group of vegetable producers	15/W	Larisa Vilcu , Executive Director NGO AGROinform, Cantemir. cantemir@agroinform.md
				2. Individual meeting. Processor Stanislav Balan and Tatiana Balan	2 (1W and 1M)	Larisa Vilcu , Executive Director NGO AGROinform, Cantemir. cantemir@agroinform.md
2	22/07/11	North	Alunis Village, Riscani Region	3. Focus women group of vegetable producers	13/W	Viorica Muntean , Regional Adviser NGO AGROinform, Riscani. riscani@agroinform.md
3	22/07/11	North	Balti City	Individual meeting. Elena Rososhenco , “Pro business Nord” ONG	2/W	Elena Rososhenco , Executive Director NGO “ProBusiness Nord”, Balti
4	23/07/11	Centre	Jora de Mijloc Village, Orhei Region	4. Focus women group of vegetable producers	11/W	Vera Grozavu , Regional Adviser NGO AGROinform, Orhei. orhei@agroinform.md
4	23/07/11	Centre	Susleni Village, Orhei Region	5. Individual meeting. Fillip Beiu , Producer, Member of Cooperative and Manager of Cold Storage	1/M	Vera Grozavu , Regional Adviser NGO AGROinform, Orhei. orhei@agroinform.md

5	25/07/11	North	Birladeni Village, Ocnita Region	6. Individual Meeting. Tatiana Pavliuc , Producer, Member of National Association of Apple Producers	1/W	Tatiana Finiuc , Executive Director NGO AGROinform, Edinet, edinet@agroinform.md
6	26/07/11	Centre	Nisporeni Region	7. Male Focus Group of Table Grape Producers	10/M	Petru Ionel , Executive Director NGO AGROinform, Nisporeni. nisporeni@agroinform.md
7	26/07/11	Centre	Ungheni Region	8. Individual Meeting. Credit Officers of Moldindconbank, subsidiary from Ungheni	1/W	Valeriu Botnari , Executive Director, NGOAGROinform, Ungheni ungheni@agroinform.md
8	27/07/11	Centre	Chisinau City	9. Individual Meeting. Igor Tagadiuc , Director Agrostoc Cooperative	1/M	Igor Tagadiuc , Executive Director Agrostoc Coop, Chisinau, www.agrostoc.md
8	27/07/11	Centre	Chisinau City	10. Individual Meeting. Eugenia Ganea , Gender Specialist MCA	1/W	Eugenia Ganea , Gender Specialist MCA
8	27/07/11	Centre	Chisinau City	11. Individual Meeting. Lydia Catarau , “Irrigata-Crop Service ” Ltd	1/W	Lydia Catarau , “Irrigata-Crop Service -”, Ltd
8	27/07/11	Centre	Chisinau City	Individual meeting. Ala Novac , Producer of Tomatoes, Dubasarii Vechi Village, Criuleni Region	1/W	Ala Novac , Producer of Tomatoes, Dubasarii Vechi Village, Criuleni Region
9	28/07/11	Centre, CIS region	Gura Bicului Village, Anenii Noi Region	12. Focus mixed group of vegetable producers	10(4W – 6M)	Alexandru Omeliciuc , Local Adviser NGO AGROinform, Gura Bicului, gurabicului@agroinform.md
8	28/07/11	Centre	Chisinau City	13. Individual meeting. Veronica Mirzac , Financial Director MFI Microinvest	1/W	Veronica Mirzac , Financial Director MFI Microinvest LLC www.microinvest.md

				LLC		
8	28/07/11	Centre	Chisinau City	14. Individual meeting. Adrian Cojocaru, Roman Palanciuc , ACED BDS Department	2/M	
8	29/07/11	Centre	Chisinau City	15. Individual Meeting. Vasile Biesu , Executive Director of National Association of Table Grape Producers and Exporters www.apesm.md	1/M	Vasile Biesu , Executive Director of National Association of Table Grape Producers and Exporters www.apesm.md
	29/07/11	Centre	Chisinau City	16. Individual meeting. Dumitru Ostapenco and Ina Chimisli, Financial Advisers, Proconsulting Lts	2/ 1M-1W	Anatol Paladi , Executive Director, Proconsulting Lts. www.proconsulting.md
4	29/07/11	Centre	Peresecina Village, Orhei Region	17. Individual meeting. Galina Busuioc , Cooperative “Hajiu”	4/W	Zinaida Ignat, Local Adviser, NGO AGROinform, Peresecina, peresecina@agroinform.md

SITE VISIT MAP



APPENDIX B. GENDER INEQUALITIES AND MITIGATING SOLUTIONS

Actor in the Value Chain: Producers			
Gender Inequalities	Factors Contributing to Inequalities	Mitigating Actions and Strategies	Potential Providers
Women have less access to extension services than men.	<p>Gender inequalities in approach to extension services</p> <p>Practice of male extension agents providing services to male producers</p>	<p>a) Encourage/ Develop women's networks at village level and integrate with men's networks</p> <p>b) Awareness raising for extension agents on gender issues (on gender sensitivity)</p> <p>c) Internship program linking women to jobs</p> <p>d) Other ideas: -create an ACED database of producers along VCs with a view of increasing the normally expected proportion of women -develop an automated mobile phone text messaging service from data base to reach potential trainees about upcoming trainings (request response if attending)</p>	<p>AGROinform Study circles; Soros Foundation community based program</p> <p>Project, when contracting BSPs should brief on gender sensitivity and emphasize open gender approach</p> <p>Roundtable discussion with all stakeholders in extension services (ACSA, AGROinform, CSA, F2F, Center for Partnership and Development, ACED, Peace Corps, Coordination unit of World Bank Projects (RISP), WUAs, producers associations 2 for apples and grapes, etc.)- jointly organized and sponsored for ACED trainings, with an extra outreach effort to invite women.</p>

Gender Inequalities	Factors Contributing to Inequalities	Mitigating Actions and Strategies	Potential Providers
Men are often more exposed to chemicals used in spraying	<p>Chemicals used in pesticides are thought to be harmful to women's reproductive health</p> <p>Application of chemicals is typically a man's job</p>	<p>a) Provide occupational safety training</p> <p>b) Introduce organic farming options. Integrated Pest Management (IPM) not well developed, could be better developed (economic incentives) - linked with GAP. ACED can get information out on IPM and organic.</p>	ACED trainers, Environmental Manager, BSPs
Women experience more time poverty than men	<p>Social perceptions associated with appropriate roles for men and women</p> <p>Women often have more household responsibilities including childrearing and chores, are employed outside of the house and provide on-farm labor</p>	<p>a) Project must be sensitive to timing and location that is possible for women (women can come at village level, closer to homes, for older women first thing in the morning, for those with children 11am-3pm.</p> <p>b) If regional 10/11am for 2 hours max, if village then the afternoon. Training requested during religious orthodox holidays.</p>	All the technical and business service providers
Women have less access to finance than men	<p>Women often lack ownership to land this a particular constraint for fruit and grape growers</p> <p>Privatization process privileged men's ownership rights over women's</p>	<p>a) Encourage more credit scoring/ history accessible by banks that can be weighted in the loan decision more, lessening the dependence purely on collateral</p> <p>b) MCA can consider bank incentives for lenders to attract more women</p>	MCA, World Bank, Microinvest, same banks as World Bank pre-qualified (Agroindbank, Moldindcombank, etc.)

Gender Inequalities	Factors Contributing to Inequalities	Mitigating Actions and Strategies	Potential Providers
Women have less access to investment subsidies than men (subsidies are used for planting, cold stores, equipment, greenhouses, etc.)	<p>The subsidy policy's capital cost sharing requirements (as above, women have less access to capital)</p>	<ul style="list-style-type: none"> a) ACED can make sure information and concrete assistance on how to apply are included in training series, especially in the greenhouse sector where women are greater represented. b) Lobby MAFI as subsidy regulation developed c) Other ideas: <ul style="list-style-type: none"> -create an ACED database of producers along VCs with a view of increasing the normally expected proportion of women -develop an automated mobile phone text messaging service from data base to reach potential trainees about upcoming trainings (request response if attending) 	<p>ACED training staff, ACED BSPs AGROinform and other NGOs; identify MAFI gender point person and share learning from gender assessment</p>
Women lack good production planning and market information	<p>Input supply companies not open with sales info</p> <p>Large gray/ black market with seeds/ inputs</p> <p>Lack access to extension services</p>	<ul style="list-style-type: none"> a) Include women in information dissemination activities at the design and implementation stage b) Add input supply information on the Value Chain Support Center website c) Irrigata Crop Service company had the idea of providing training materials on the Value Chain Support Center website 	<p>AGROinform market trends provided to various groups</p> <p>ACSA has market information;</p> <p>Producer and farmer associations (apples & grapes)</p> <p>National Chamber of Commerce & Industry (export related)</p>
Women have less access to information about processors and cold storage facilities	<p>Information about processing and cold storage is access through informal networks</p> <p>Men have deeper and wider networks than women</p>	<ul style="list-style-type: none"> a) Pay attention to flow of information through the value chain (how men's and women's networks impacts their access) b) Create networking development opportunities and strategies, (associations, value chain linkages, etc.) ACED should consider linking to 	<p>Could be a branch of other associations, ACED market linkage specialists, (project could start the network and they can continue on their own)- can be promoted through the VCSC</p>

		women processing plant managers as role models or in network. Women agribusiness leaders network could include processors and linkages to men's networks.	
Women producers have less established relationship with intermediaries. As a result women know less about the market trends, channels, prices, requirements, etc.	<p>Social expectations that men take on external relations role w/intermediaries who buy in bulk at lower prices</p> <p>Women perceive that intermediaries are untrustworthy</p>	<p>a)Make market information more available and be sure that the information is reaching women as well. Outreach should include a special effort to make sure women are receiving the information. If web based, then for any log in system create one field for users to check male or female at time of registration to that usage can be monitored and disaggregated by gender if possible. Additionally, promotion campaign should include practical hands on training of how to access and use the MIS system.</p> <p>b)Encourage grouping of smaller producers' activities (with one contact person) on marketing website(s) e.g., AGRAvista</p> <p>c)Post agricultural offers on other regional websites (may require translations into local languages)</p>	ACSA, AGROinform, MAFI, Chamber of Commerce Marketing Information System
Women have less training on using farm machinery, such as tractors	Cultural beliefs associated with appropriate behavior ; operating machinery is considered a man's activity	a)Project should recommend appropriate technology to producers. Women expressed interest in using smaller machines.	2KR (Japanese project) leasing machinery and tractors (big ones)
Greenhouses			
Women are disproportionately responsible for manual labor in greenhouses	Societal perceptions about appropriate tasks for men and women	Introduce appropriate labor-saving technology	ACED staff and BPSs
Medium to Large Enterprises			
Women are underrepresented as managers	<p>Societal perceptions about women in leadership</p> <p>Women lack of management experience</p> <p>Women lack of</p>	Youth leadership program (e.g. GLOW Girls Leading our World now implemented by Peace Corps),	GLOW, Youth Credit program for business development National Program for Economic Empowerment of Youth (PNAET)

	confidence		
Women are less likely to be involved in export sales	<p>Women less likely to own enterprises</p> <p>Women's household responsibilities are often perceived as incompatible with the requirements involved to export</p> <p>Women are often discouraged from traveling overnight</p>	<p>a) ACED should include women in study tours and project fairs</p> <p>b) Set target for women's participation in study tours and trade fairs</p>	Trade Associations, other agricultural projects supported thru the World Bank or EU, ACED and local partners

Actor in the Value Chain: Input Suppliers			
Gender Inequalities	Factors Contributing to Inequalities	Mitigating Actions and Strategies	Potential Providers
Women are underrepresented in technical and management positions	<p>Capital intensive sector; women lack capital access</p> <p>Societal perceptions of women in leadership</p> <p>Women lack of management experience</p> <p>Lack of technical training</p> <p>Perceptions about women's primary role to the household</p> <p>Beliefs about the risk associated with travel to remote locations</p> <p>Women lack confidence</p>	<p>a) Leadership trainings as above, include female leaders in network above;</p> <p>b) Internship program linking women to jobs</p> <p>c) Moldova University of Agriculture</p>	ACED, Agrostoc, Irrigata Crop Service (a woman managed business)

Actor in the Value Chain: Processors and Cold Storage			
Gender Inequalities	Factors Contributing to Inequalities	Mitigating Actions and Strategies	Potential Providers
Women are underrepresented as owners and managers	<p>Capital intensive sector; women lack capital access</p> <p>Societal perceptions of women in leadership</p> <p>Women lack of management experience</p> <p>Women lack confidence</p>	<p>a) Internship programs for future women leaders in processing; seminars or CEO business school, future leaders events; include as topic in roundtable discussions</p> <p>b) Create an ACED database of actors along the value chain with a the aim of normalizing women as business leaders</p>	<p>National Chamber of Commerce and Industry; ProNord (general trainings for women entrepreneurs), Ministry of Economy and the Organization of SME Sector Development (ODIM), donor funded business incubator in Soroca (Norway)</p>

APPENDIX C. RAW DATA COLLECTED

ACED GENDER ASSESSMENT

Interview Guide: Women Vegetable Producers

Participant(s): Women Vegetable Producers

Location: Alunis Riscani

Date: July 22, 2011

15 women; meeting began at 11:00 and concluded at 12:30

Q1: Can you describe for us your activities on the last day you worked on the farm from when you woke up in the morning to when you had dinner?

W1. I am up at 5, feed the animals and poultry milk the cows and I am at work at the Mayor's Office from 8 am until 5 pm. We eat something then weed and pick vegetables in the greenhouse. I then feed the **livestock** and start getting ready for bed at 10 or 10:30. I have two sons I call.

W2. I am up at 4:30 and go to the field and weed until 7 then I feed the livestock. I am at the Mayor's Office from 8 to 12 have lunch and work at the office until 5. Dinner and farmwork are until 9:30. My daughters-in-law help cook and other household chores. My time off is Sunday, religious holidays and on rainy days.

W3. In general I have the same schedule. We all have outside jobs and like the mental stimulus and the pension for retirement.

4 of the women have husbands also employed outside the farm. The remaining husbands divide their time between farm and house work.

Q2: How did you obtain your land?

9 out of 15 obtained hot plots thru privatization/partitioning of State lands. In addition 3 inherited land; 7 are leasing land for their use and 2 did not get partitioned lands but purchased it.

Is your name on the title to the land?

Of the group 5 have the land in their husband's name; 6 have land in their name and 3 have land in the name of the earlier owners (likely family). "Practically speaking it doesn't matter".

Who makes decisions about the use of land?

W1. My husband decides but we discuss

W2. My husband is a long distance trucker and is not around. It is up to me to decide what crops to plant.

The others from the group said they decided jointly.

Q3: How do you raise cash when you need it?

7 within the group have credit from a commercial bank

4 have credit from the Association of Economy and Loans.

If yes, did you apply in your name?

W1. The loan is in my husband's name but I am a co-signer.

4 of the women have a loan with their name as primary signature.

"It really doesn't matter".

What was the loan used for?

W1. For an irrigation system on one Ha of land; also bought ½ Ha of pasture land and rehabilitate the lake.

W2. For seeds, inputs and plastic sheeting for the greenhouse.

3 women said loans used for school fees.

Q4: How do you get reliable information on new farming practices?

W1. AgroInform study circles.

Other sources mentioned were TV, internet and an ACSA advisor.

Who makes decisions about the choice of crops (or varieties) to produce?

W1. We use a couple of varieties that we are interested in and wait to see the outcome. This is if we have the money. If not we use seeds from last year's plantings.

Who makes decisions about the technology used?

W1. We don't quarrel, we talk.

Q5: Tell us about the work that you, specifically, do in production of this crop.

W1. Planting seeds, weeding, harvesting and replanting

2 women help the husband in installation and movement of irrigation system.

2 women drive the tractor.

5 women also spray.

Q6: Are there aspects of production that are hard for you because you are a woman/man?

W2. I spray the potatoes when my husband is away.

2 other women said they do the spraying when necessary.

1 woman said driving the tractor is hard.

Q7: In your operation, how is labor (family or outside) divided? Are there some aspects of production that men/women are discouraged⁷ from doing?

Driving the tractor. But none really.

Q8: Who are your buyers?

End consumers at the local and regional markets.

How do you get your product to your buyer?

A couple of the women said they take bags of produce on public transport.

7 own their own vehicles.

3 women sell from the farm gate (cereals to wholesale buyers)

Is this satisfactory to you and your customer?

We are not satisfied because the transport costs are too high and these are perishable crops. No places to sell.

Q9: Where do you get information on market prices?

From the markets, neighbors, AgroInform, news papers.

W 1. My father goes to the market gets this information and finds customers.

Q10: Do you believe you are getting a fair market price?

No!

If not, what is keeping you from getting higher prices for your product?

Overproduction which leads to slow selling and losing the products because of them being perishable.

Q11: What are the main problems you face in marketing your product?

Because we have no storage we must all sell at once and that brings down prices. If there was cold storage we would have an additional one to two months. Import is high.

W3. We need to expand markets (Ukraine and Romania)

Q12: Who makes marketing decisions?

7 women say that they are making market decisions jointly with husband.

2 women are making the decisions alone.

Who negotiates sales?

All but one of the women said they jointly negotiate sales. Only one (the woman whose husband is a long distance trucker) does so herself.

Q13: Are there aspects of selling and marketing that are hard for you because you are a woman/man?

“Don’t think so, but women are better at negotiating and it seems easier for us.” “Men cannot sale.”

Q14: Are there aspects of marketing and selling that men/women are discouraged from doing?

Several women shaking their heads “no”.

1 woman is proud to sell.

Q15: Who receives income from the sale?

11 of the women say that they ‘administer’ the income.

W 2. We keep it in a place (at home) where we both access it.

Is the income deposited into a bank account?

None of the women except Irina had a bank account.

If yes, in whose name is the bank account (e.g. woman, man, jointly held)?

In Irina’s case, there are two accounts—one in the woman’s name and one in her husband’s.

Q16: How is income from the sale used in your household?

W1. We jointly make a list of our priority needs.

W2. While this is a complicated process we do it jointly. It's more difficult when expenses exceed are income.

W3. Children have their own opinions and have a voice in the decision making process.

Q17: In your community, what is the share (% representation) of women's participation in:

- Production 80% women
- Processing 0% women
- Transporting 0% women
- Bulk trade 1% women
- Petty trade 50% women

Q18: Have you participated in any training related to your agricultural or business development activities?

3 of the women received training on entrepreneurship for women in Romania.

4 women participate in the AgroInform Study Circles about production techniques and technologies.

Q19: What kind of trainings would most benefit you now?

Several women: Inputs in terms of chemicals and pesticides

W3. Tobacco production.

Many of us are bookkeepers so BDS is not a priority. There is a need to organize transport for village. Marketing cooperation.

When (day and time)?

Dec- Jan-early Feb. Earlier in the day.

During week days – 2 women.

During weekend – 8 women.

Where? Not specified, locally.

How much time per training session?

2 – 3 hours.

Q20: How best to reach women and men in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...?

W1. Telephone is best. Most of the women have mobile phones. A call in the evening at the home number works also.

Post announcement at the Mayor's House and at the market(s).

ACED GENDER ASSESSMENT
Interview Guide: Vegetable Producers

Participant(s): Vegetable Producers: 19 women at outset of meeting (2 men; 17 female) only 14 registered

Location: Cantemir (south of Chisinau)

Date: July 21, 2011

Q1: Can you describe for us your activities on the last day you worked on the farm from when you woke up in the morning to when you had dinner?

- **W1:** a bookkeeper and producer of vegetables begins day at 4:40 AM. At 7:30 AM is harvesting cucumbers with husband and mother-in law who is 75. Goes to work and after work from 17:00 to 22:00 is harvesting tomatoes, beets and cucumbers as well as washing produce for market. Dinner is late—10 at night and at 11 pm goes to bed. They live at their farm of 10 Ha. Between production and marketing there is no rest or vacation.
- **W2:** Gets up at 5:00, washes herself, feeds animals and poultry and goes to job until 12 noon. 14:00 - goes to farm field and works until 21:00 hrs in her fields. She has 40 bee hives she tends to in addition to the vegetables and 2,5 ha of grapes. Gets to bed at 10 or 11 PM at night.
- **W3:** usually is up at 5 or 6 unless they are taking product to the market as early as 2 in the morning. She then goes to her outside job and returns home mid afternoon. When it cools she goes to her fields and later prepares dinner.
- **W4:** already been to work in her field today as four people were spraying her vineyard. Her husband was weeding and she was spraying. She also weeds in the field and takes care of her livestock on their 6.5 Ha of land that includes wheat, beans, corn, melons, cucumbers, tomatoes and peas. W4 is also a cook in the local school.
- **W5:** has vineyards, fruit trees, and 40 hens. She is weeding and feeding her hens @ 7 AM. At 7:45am she goes to an office where she serves as an advisor. From 14:00 to 15:00 she is cooking for her family. Two hour after, she is busy with cleaning the house and watering the flowers. Then she is weeding and doing other field work and goes to bed at 11 PM.

Q2: How did you obtain your land?

W1: In 1993 village owned land shares were divided and allotted to residents. There were 3 types of land: arable, vineyards and orchards. 1 Ha of land may have all 3. The land is jointly registered with she and her husband. The husband has since purchased additional land that is under his name.

W2: One plot is in the husband's name and 4 they bought subsequently is in the name of the wife. One plot makes about 2,07 ha.

W3: traditionally a peasant farm can be in the name of the head of household or who registered the land. "Members" can be family members. A peasant farm can be in the name of either husband or wife but usually it covers all the land owned by the family members.

W4: I decide the use of the land more than my husband.

W5: The land is in my name because I had more time to deal with the registration.

W6: I was more insistent on the need and ability to follow up on the registration so the land is in my name.

Another woman echoed that she too was more insistent and because of that gets money to get things done with support from her mother-in-law.

How is land used?

W1: My husband and I decide jointly and make decisions based on results from previous year.

W2: Also decide with husband on how land is used.

W3: Based on realities like the presence or lack of irrigation water. Generally, decide together, but sometimes make decisions herself.

W4: In general in our village, land use decisions are made within the family not by one person. Even our son who is 17 makes choices like bee keeping. Income will be used for his school fees.

Is your name on the title to the land? Answered above.

Who makes decisions about the use of land? Answered above.

Q3: How do you raise cash when you need it?

W1: We are raising cash/capital thru our own operations and activities including production and sales.

Eight (about half of the group) said they have borrowed from a credit institution. The village Saving and credit institution and a commercial bank require a co-signature from the family. Both also required collateral ranging from land, house, equipment, livestock. If one member of the family died (either husband or wife) then the closest relative should co-sign.

Interest rate at the local Saving and credit institution is higher (23%to 29%) but it is easier to qualify and get credit.

Commercial bank rates are 15 to 16%, but applying for a credit is a tough procedure. Most of the group had borrowed from a commercial bank.

Seven women have taken loans from the banks and two women applied for loans from associations.

Have you or anyone in your household applied for a loan for farm-related activities? See above.

If yes, did you apply in your name? See above.

Were you a co-applicant? See above.

What was the loan used for?

The loans are usually used for water supply, seeds, house repair (seldom), cattle purchase, greenhouse construction.

Q4: How do you get reliable information on new farming practices?

W1: from NGOs like AgroInform, ACSA (another agricultural service provider) local agents from the agricultural ministry/department and the Farmers Federation, Internet.

Who makes decisions?

W1: In my case my husband does on the choice of crops since he is passionate about his vegetables.

W2: My husband. I am more focused on my children and household.

Who makes decisions about the choice of crops (or varieties) to produce? See above.

Who makes decisions about the technology used? See above.

Q5: Tell us about the work that you, specifically, do in production of this crop.

This was covered in Question number one.

Q6: Are there aspects of production that are hard for you because you are a woman/man?

W1: We women learn to do everything but the most difficult activities are weeding and planting. There is a lot of physical exertion in planting.

M1: Men can't do the planting because of the movements required.

W2: Because we are limited by transport options we must load and unload our trucks and this is difficult work.

W3: Women in general are better in weeding.

M1: (getting angry) doesn't agree that women are taking on the most difficult tasks. We also do other (difficult) things.

W4: Hand spraying of small plots is difficult for men.

M1: I don't like to milk a cow but will if necessary.

What is an example of such a task? Covered by the answers above.

Q7: In your operation, how is labor (family or outside) divided? Are there some aspects of production that men/women are discouraged⁸ from doing?

No one responded to this question as asked but talked more about the division of labor.

W1: Division is very clear: men do the more dangerous or physical work like spraying, women do the easiest. This belief comes from earlier times. But if the husband is short of time the wife will help him with any task.

W2: Our family decides together who will do what. We talk about it often. But usually labor is divided depending on time availability, health condition.

W3: My children participate as they see that it will lead to more income that can be used for schooling.

One hour to reach this point of focus group.

What is an example of such a task? N/A in this case.

Q8: Who are your buyers?

Most of the producers sell at the local and regional markets to individuals.

W1: She sells to a wholesaler.

W2: She has a contract with the village Mayor to supply the local school and kindergarten.

W3: A truck buys our grapes at the farmgate.

How do you get your product to your buyer?

Five of the producers have their own trucks. The others rent or pay an outside transporter.

Is this satisfactory to you and your customer?

W1: Not satisfied using private transport, because you have to load it all the time and unload if the products were not sold.

W2: Takes a lot of time when dealing with selling and transporting.

“Best option is to see to wholesalers in terms of transporting and income. Selling at the market is a lot of work and you may have to bring back the unsold produce”.

Q9: Where do you get information on market prices?

W1: AgroInform

W2: Internet sites like www.agravista.md

W3: observe and information from the local markets.

W4: Radio gives information but it is not always reliable or accurate.

Do you believe this information is reliable (credible)? Why or why not? See above.

Q10: Do you believe you are getting a fair market price?

No one in the group said that they are getting as good a market price as they think they should get.

If not, what is keeping you from getting higher prices for your product?

Reasons for poor prices are over production of a vegetable. Overproduction because of surplus seeds or seedlings. “planning is not well done”.

Import of vegetables.

High cost of inputs.

Q11: What are the main problems you face in marketing your product?

Imports and competition from other growers were cited as problems in the market and getting low prices. Expensive inputs mentioned. No exporting possibilities.

Q12: Who makes marketing decisions?

W1: Together as a family

W2: I make the decisions

W3: Both of us (husband and me); husband deals with transport and I sell.

For example, who makes the decisions about what products to sell? See above.

Who makes the decisions about how much of each to sell? See above.

Who negotiates sales? See above.

Q13: Are there aspects of selling and marketing that are hard for you because you are a woman/man?

M1: No

Several women also said ‘no’

W1: women are better at selling and marketing, because they are more talkative and more convincing. Men do not like to sell.

What is an example of such a task? See above.

Q14: Are there aspects of marketing and selling that men/women are discouraged² from doing?

No.

What is an example of such a task? N/A

²This question to be reworded for better response and understanding by interviewees. This question is really addressed on two levels—management and of the workers her/him self.

Q15: Who receives income from the sale?

W1: income comes to the wife usually

W2: we put the money in one place and use it jointly

W3: When a couple marries it is the woman who receives the money.

W4: My husband controls the money and loan repayment but we decide how to use money jointly.

Is the income deposited into a bank account? No.

If yes, in whose name is the bank account (e.g. woman, man, jointly held)?

Q16: How is income from the sale used in your household?

W1: We distribute our money from peach production for school fees. This is a joint decision.

W2: We decide jointly and plan.

W3: Mostly it's done jointly but if an emergency arises one must respond even if the husband is not consulted.

How are decisions about the use of income made? See above.

Are you satisfied with this arrangement? Yes.

If you are not satisfied what will be the better option?

Q17: In your community, what is the share (% representation) of women's participation in:

- Production: women do 50% to 60%
- Processing: with wine 80 to 90% is done by men; with drying vegetable and fruit is mostly (70%) done by women
- Transporting: men to 90% of transport
- Bulk trade: 50/50
- Petty trade : 80 to 90% women.

Q18: Have you participated in any training related to your agricultural or business development activities?

6 participants had technical trainings in production.

4 participants had business management trainings.

The woman who did wholesale trade and was an advisor with AgroInform had both kinds of trainings provided by NGOs.

Institutions providing trainings: Agoinform, National Agency for Rural Development (ACSA).

Credit institutions provide some training on the use of credit once or twice a year.

What type? When? Where? Who was the sponsor? The trainings were held in Chisinau, but also at local and regional levels.

Q19: What kind of trainings would most benefit you now?

W1 and W2: Production planning in order to avoid surplus productions by better coordinating production by regions and crops

W3: markets and marketing

W4: Growing organic products: how to produce with fewer pesticides (technologies); pest control.

Need for better coordination and direction at a national and regional level on what to grow.

Best times:

Winter (January and early February) is when we have the most time

Weekdays in the winter

Mornings in the winter.

W1: follow up (one or two sessions) is important

When (day and time)? Where? How much time per training session? See above.

Duration of training (one time, once a week for six sessions etc)? See above.

Q20: How best to reach women and men in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...?

By phone.

Group prodded to suggest other channels:

Coop office

AgroInform regional office

Mayor's/local government offices

At the two local markets

There is a mayors' meeting every week on Thursday in the rayon. Information can be spread there.

ACED GENDER ASSESSMENT

Interview Guide: Mixed Vegetable Producers Focus Group

Participant(s): Mixed Vegetable Producers Focus Group

Location: Guru Bicului, Anenii Noi

Date: July 28, 2011

Women: 4; Men: 6

Q1: Can you describe for us your activities on the last day you worked on the farm from when you woke up in the morning to when you had dinner?

M1 (group leader): I get up at dawn (4 or 5) have tea and go to the field. If hot I work until 10 or 11; I then work at the farm store until 5 pm. I may also work there in the morning if there is not field work. I sell inputs at the coop. Go back to the field from 5 – 9, return home to eat and bathe and get to bed at 10 or 11.

M2: I am only doing farm work. If we are irrigating I am up at 4 and down on the field at 4:30 until 8 am. Then weed and bring back workers who are there until 6 pm. Different on farm jobs like preparing products for market, equipment repair or maintenance. We also pick carrots and onions and clean if dirty. After 6 pm mostly machinery work like cultivation or spraying. I work until dark, have dinner and wash up.

M3: (AgroInform rep) I am up @ 6:30 and am at office 8-1, have a lunch and back at office from 3 – 6. From 6-8 I rest and from 8pm – 1 am I am doing paper work, emails etc.

W1: Up @ 5 pick up workers at 6 where we weed, harvest etc. until 4 pm. We have a lunch break. At 4 go to local market or continues farming activities until dark. If not busy can come home at 4 and do household chores.

NOTE: 5 of 10 have outside paid positions.

Q2: How did you obtain your land?

3 thru privatization; 3 inherited; 6 purchased land and 5 lease land (some overlap of doing both). One man's wife gave him her plots to take charge of but it's still in her name.

Is your name on the title to the land?

1 woman and 2 men had their name only on the title; one man has land registered under wife's and daughter's name. "Doesn't matter practically speaking".

Who makes decisions about the use of land?

M2: We discuss but sometimes I make the decision.

Others—decisions made jointly.

Q3: How do you raise cash when you need it?

Credit and savings

Have you or anyone in your household applied for a loan for farm-related activities?

9 of ten have taken out credit.

If yes, did you apply in your name?

Credit under the participants' names and in one case under a man's wife because she was already a member of the Association and it was easier to apply.

Were you a co-applicant?

In all cases the spouse was the co-signer. All said that "it doesn't matter" whose name.

What was the loan used for?

Fuel
Farm inputs like fertilizer, seeds
Machinery
Plastic for greenhouse
Equipment
House repair, but a very small percent.
Household needs are usually paid for out of personal savings.

Q4: How do you get reliable information on new farming practices?

AgroInform mostly—the office here and their newsletter.
Discussions with other growers
Seminar participants
One man complained that Moldova is an agricultural country but no TV programs designed to train farmers on new techniques and practices.

Who makes decisions about the choice of crops (or varieties) to produce?

The majority of cases the family. With M3 since he is an agronomist and his wife a medical doctor he does.

Who makes decisions about the technology used?

With the exception of one woman (who is trained to use their tractor) the men do.

Q5: Tell us about the work that you, specifically, do in production of this crop.

Based on a group discussion: mostly women do weeding, harvesting and sell at the market. Men do mechanized tasks like seeding, spraying and cultivation.

W4 does weed with her husband.

M1: When husband is off the farm at the market or is sick, I now drive the tractor. Her husband taught her. "People in community are used to it now and I really don't care if they do."

Children aged 14 and up do help with needed tasks.

Is the physical work about the same for men and women?

"Pretty equal." Men load and unload and we do weeding for example. **W1: I am more tired physically driving the tractor than when I do normal manual field work."**

Q6: Are there aspects of production that are hard for you because you are a woman/man? What is an example of such a task?

Yes
W2: weeding and planting which requires strength and bending

M1, 2, 3: cultivating using our tractor is exacting work since we don't want to damage plants and rows are narrow.

M4: Helps his wife with manual weeding also.

Q7: In your operation, how is labor (family or outside) divided? Are there some aspects of production that men/women are discouraged¹⁰ from doing?

Consensus view is that no there are not "only fools discourage." These attitudes changed after collective farming and now work just needs to get done.

Q8: Who are your buyers?

7 of ten sell to intermediaries; 3 sell 100% to the end consumer at local or regional markets.

How do you get your product to your buyer?

Rarely does a buyer come to the farm they must transport it by private vehicle to the market.

Is this satisfactory to you and your customer?

Not to us, but there is no other way to transport products to the market. When we have less products we may cooperate by using one car to transport them together. If there is a larger quantity, then each uses his own car.

Q9: Where do you get information on market prices?

Market itself where prices rise and fall daily. We also phone each other.

Q10: Do you believe you are getting a fair market price?

No. Those who sell to intermediaries are getting 30 to 40% less than direct sales to the household. They may try to negotiate but the middleman usually sets the price, 'take it or leave it'.

If not, what is keeping you from getting higher prices for your product?

Overproduction (and see below).

Q11: What are the main problems you face in marketing your product?

Overproduction

Imports

Expensive inputs and slim profit margins

High costs of heating greenhouse. One man threw out his seedlings rather than continue to heat.

No cold storage for vegetables (there may be for potato starts if producer has room).

Q12: Who makes marketing decisions?

Consensus view is discussing with spouse. If M1 is at the market he may call spouse and discuss.

Who negotiates sales to intermediaries?

Responses included:

My wife, she is stronger

Her husband

My wife

My sons

Who is best to do this and why?

The person who has a stronger network and relations at the markets.

W1: I like to sell better than weeding. The other 3 women prefer the field work.

2 men prefer selling to farm work.

More men are selling because they drive the car and the women can continue their work. Why do both of us need to go?

For example, who makes the decisions about what products to sell? Who makes the decisions about how much of each to sell?

Usually, decisions are taken jointly.

Q13: Are there aspects of selling and marketing that are hard for you because you are a woman/man?

Not discussed

What is an example of such a task?

Q14: Are there aspects of marketing and selling that men/women are discouraged¹¹ from doing? NO
What is an example of such a task?

Q15: Who receives income from the sale?

M4: we put money in a common place in the house and both have access.

Is the income deposited into a bank account?

A few have bank accounts that are used for transferring funds not for daily deposits. One man and one woman have accounts for deposits.

If yes, in whose name is the bank account (e.g. woman, man, jointly held)?

In woman's case the account is in her name and in the man's case they have two accounts one under his name and one under his wife's name.

Q16: How is income from the sale used in your household? Not asked.

How are decisions about the use of income made? All said jointly.

Q17: In your community, what is the share (% representation) of women's participation in:

- Production - 60-70% (men have gone to work in Moscow or factories)
- Processing - none
- Transporting - a few women (3 or 5) ~1 % are drivers and transport produce
- Bulk trade - know of 3 women 1%
- Petty trade - 80% in local market; 70% in regional market

¹¹ This question to be reworded for better response and understanding by interviewees. This question is really addressed on two levels—management and of the workers her/himself.

Q18: Have you participated in any training related to your agricultural or business development activities?

Everyone in group has had technical trainings and 3 (men) have had some business trainings in Chisinau.

Q19: What kind of trainings would most benefit you now?

Production planning and unspecified techniques on vegetable production

When (day and time)? October-March. Mornings and weekdays

Where? Village (there are no places where men or women are discouraged)

How much time per training session? 2 hours

Q20: How best to reach women and men in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...?

Thru the AgroInform office, the bus depot, market place and phone.

Miscellaneous comments: Greenhouses represent about 5% of vegetable production and 10% of vegetable value in this community. Workers are mostly female (80%)

ACED GENDER ASSESSMENT
Interview Guide: Tree Seedling Producers

Participant(s): Jora de Mijloc Tree Seedling Producers

Location: Jora de Mijloc, Orhei

Date: July 23 2011

9 Women Participants. Meeting began at 10:20 outside the community magasin. This is an AgroInform study group community.

Q1: Can you describe for us your activities on the last day you worked on the farm from when you woke up in the morning to when you had dinner?

W1. Up at 5 or 6 cooking for children then off to sell at the market. Back home a noon where I do household chores and cooking. At 5 pm I go out to the field and greenhouse until 9pm. Eat, wash up and go to bed about midnight. I have 4 children.

W2. Similar schedule up at 6 feed animals and children and go to field/orchard at 11. I return to the field and work from 5 to 9 to pick then we eat wash up and go to bed about midnight.

W3. I sometimes go to the field as early as 4 am and work until 11 then feed the family and our animals. I go back to the field.

Note: only one of the women work outside the farm. Maria is a guard/cleaner at the kindergarten.

Try to take off Sundays but depends on the season. When rainy we stay in and rest a bit.

Q2: How did you obtain your land?

8 of 9 women received some land plots from privatization/partitioning in 1991. In addition to these lands 4 women inherited land; 3 bought additional land; and one woman's land was purchased (only).

Is your name on the title to the land?

W1: land in her husband's name; 2 have land in both names. They say it doesn't matter.

Who makes decisions about the use of land?

W1. Two women make the decisions. Maria says that she has more experience and so it is more efficient. Six of the 9 women make land use decisions jointly with spouse.

Q3: How do you raise cash when you need it? Have you or anyone in your household applied for a loan for farm-related activities?

Two of the women have loans from a commercial bank.

Four of the women have loans/credit from the local Association of Economy and Loans. The remaining use only income generated.

If yes, did you apply in your name?

Three of the four women with credit from Association of Economy and Loans have credit in their own names.

Another woman says one loan under her name and another is under her husband's name.

General opinion is that there is no real difference; it doesn't matter although Maria says that husband is less concerned when the loan is in her name.

What was the loan used for?

Production inputs

Fertilizer

Drying facility

Plastic for green house

None used loans/credit for school fees.

Q4: How do you get reliable information on new farming practices?

The major sources of information are:

Newspapers

TV, Internet (3)

Agricultural advisors (4)

AgroInform study circle meetings and leader (4)

Who makes decisions about the choice of crops (or varieties) to produce?

All said they make decision in collaboration with their spouse. One woman, Raisa, said that her adult children also have a voice and the majority decides. One woman is persuading her husband on taking certain decision.

Who makes decisions about the technology used?

Jointly in most cases, although one woman said that her husband makes decisions on equipment and tools that he uses.

Q5: Tell us about the work that you, specifically, do in production of this crop.

The women's work mentioned:

- Weeding, planting, replanting, harvesting.
- Loading (one woman when there is not option)
- Spraying if using small equipment.
- Hand watering (non-irrigated plots)

The men's work includes:

- Tractor operations and maintenance
- Other machine operations
- Transport
- Spraying large areas
- Irrigation system

Q6: Are there aspects of production that are hard for you because you are a woman/man? What is an example of such a task?

Yes, examples given are pulling out trees. Husband drives the tractor but woman assists on the ground.

Climbing up trees and harvesting peaches.

Loading.

What is an example of such a task?

One woman: irrigation is done by my husband, but when he away I do this.

Q7: In your operation, how is labor (family or outside) divided? Are there some aspects of production that men/women are discouraged¹² from doing?

Women would not drive a tractor although there is such a woman in the village and it's strange. Spraying the field would be discouraged and looked down upon.

One woman said that her husband had helped draft and tie the seedlings to a wooden support and this is usually women's work. People wouldn't necessarily be critical but may not understand.

Q8: Who are your buyers?

W1. (Aliona) sells to wholesalers, at the market and at her farm gate (apples) depending on the crop.

W2. (Maria) no transport so I sell at the farm gate.

W3 (Zinaida) to wholesaler and local markets.

W4. Found a Ukrainian buyer on the Internet for her grapes.

Four of the women sell at the farmgate and to other intermediaries.

How do you get your product to your buyer?

Six of the nine women have their own trucks.

None use public transport .

Several women sell at their farmgate because of transport issues.

One woman paid for transport services before she bought her truck and it was more expensive by a 50% margin.

“It is a problem when you don't sell at the market and you have to pay for transport”.

Q9: Where do you get information on market prices?

The women talked and get market information from the markets, word of mouth and the Internet.

Do you believe this information is reliable (credible)? Why or why not?

Prices can vary quickly in the course of a day so the information may not be reliable. But market is 'most' reliable.

Q10: Do you believe you are getting a fair market price?

Local markets (vs regional) prices are lower.

When quality is higher you (sometimes) get a better price.

Best prices are under contract this is the best way to work.

**In general, tree seedlings are more profitable than fruits and vegetables. But one woman had 3000 seedlings left from last year and that is a problem.

Q11: What are the main problems you face in marketing your product?

Overproduction is an issue (example of one woman who had 3000 seedlings remaining) and it brings down the prices

Import competition—often priced lower

Insufficient domestic market and difficult to export due to border restrictions.

W1: My husband does our transporting and he is only one person so our coverage is limited.

“Would be nice to share common transport and/or sell to a collection unit so we have more time and save money”.

Q12: Who makes marketing decisions? For example, who makes the decisions about what products to sell? Who makes the decisions about how much of each to sell?

Both decide at the market place depending on the situation – 2 women;

Men are better at price maintenance – 2 women;

Husband negotiates the price – 1 woman;

Jointly decide – 3 women.

Q13: Are there aspects of selling and marketing that are hard for you because you are a woman/man?

“No, we are strong enough”. One woman began discussions with a canning factory on the phone and her husband finalized the deal.

The AgroInform Study Group supports and advises on marketing and sales approaches.

Q14: Are there aspects of marketing and selling that men/women are *discouraged*¹³ from doing?

The general consensus is that there are not restrictions here in Moldova for selling and negotiating by women.

“For them not a problem, if we can grow, why can’t we negotiate?”

Q15: Who receives income from the sale?

The general consensus is that the husband gives money to the wife. There was some variations in where it is deposited. Most women keep the money at home since they are smaller amounts from a day at the market and they need cash for daily operations.

Is the income deposited into a bank account? If yes, in whose name is the bank account (e.g. woman, man, jointly held)?

Two women have bank accounts. The bank accounts are used for large sums from contract sales.

Q16: How is income from the sale used in your household?

Inputs, farm materials, not school fees.

How are decisions about the use of income made?

Decisions are made with the husband and in one case the children are involved and have a voice/vote.

Are you satisfied with this arrangement? Yes

If you are not satisfied what will be the better option? N/A

Q17: In your community, what is the share (% representation) of women’s participation in:

- Production 70-80* women and these are mostly age 35+. Harvesting is more like 40-50% women
- Processing no women but one woman (Pasha) is going to open up a drying facility and plans to hire just women since they are more patient in the necessary steps.

¹³ This question to be reworded for better response and understanding by interviewees. This question is really addressed on two levels—management and of the workers her/him self.

- Transporting no women
- Bulk trade now < 1%
- Petty trade at the local and regional markets: 50% women

Q18: Have you participated in any training related to your agricultural or business development activities?

Yes, our AgroInform Study Groups help with production technologies.

Q19: What kind of trainings would most benefit you now?

W1: would like to grow strawberries and raspberries so I would like information and training on how to plan and select the best varieties

W2 (study group leader): technical assistance on soil analysis

W3: packaging for dry fruits

W4: organic farming inputs for pest control. Interested in exporting organic products as well as organic input for domestic markets

When (day and time)? December thru early February in the mornings. Weekends or weekdays.

Where? At the village

How much time per training session? 2 hours

Duration of training (one time, once a week for six sessions etc)? Would like follow up maybe once a week for however long is required.

Q20: How best to reach women and men in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...?

By phone.

Word of mouth.

AgroInform advisors and news letter.

Miscellaneous comments: No comments.

ACED GENDER ASSESSMENT
Interview Guide: Table Grape Producers

Participant(s): Table Grape Producers (6 men and one woman)

Location: Nisporeni

DATE: July 26 2011 (begin at 10:15)

Q1: Can you describe for us your activities on the last day you worked on the farm from when you woke up in the morning to when you had dinner?

M1: Up @ 4 am and until 11 he feeds the livestock and weeds the vineyard; begins tying and takes lunch and rest from 1-2:30. Then repeats these activities until 7 or 8 and comes home to feed livestock. Eats dinner, waters garden vegetables, bathes and goes to bed at 10 or 10:30. He also does this on Sunday.

M2: gets up at 6 and goes to village to pickup workers and assign tasks. Comes to his job at the local government and works from 8 to 5. After work he picks up this workers and drives them home. He as 3 households where he is involved. Home at 10 and eats, washes up and goes to bed.

M3: Similar schedule where he begins his day at 5 am and gets a group of workers started at 7 where they work until 7 at night. He takes a two hour midday break. Goes to bed at 11. Schedule varies with season; weekends vary too according to season.

Q2: How did you obtain your land? Is your name on the title to the land?

Every participant got some land from privatization. 4 of the 7 also purchased land, and two inherited some land. The partitioned land is under both names. The purchased land is listed with the man.

Who makes decisions about the use of land?

M4: In all cases except one, decisions are made jointly with wife. Exceptions are the selection of equipment or technology (M2) he decides and in the case of M5 he makes decisions among his brothers and father (he is not married).

Q3: How do you raise cash when you need it?

5 of 7 participants have gone to a bank or credit association. M2 saves his money and does not borrow. W1 also uses her savings. In the case of those who borrowed the loan/credit is in the husband's name with the wife as co-signer for larger sums. M6 goes to Moscow to work, saves his money for his vineyards.

What was the loan used for?

- Equipment
- Input.

Q4: How do you get reliable information on new farming practices?

M2: There is a lot of information you can get from AgroInform, internet, TV and exhibitions.

Who makes decisions about the choice of crops (or varieties) to produce? Who makes decisions about the technology used?

M3: My wife is a teacher not a producer so I make these decisions.

M4: Decides about equipment purchases, they jointly decide on choices or crops or varieties

M5: Mother administers the income/money but is not involved in these decisions.

M1: Although he discusses these issues with his wife 90% of the time he has the final say. But she was correct about a poor decision on wheat production! He gives the money to his wife to administer.

Q5: Tell us about the work that you, specifically, do in production of this crop.

M5: Mother is working in vineyard, tying and picking but not weeding

M6: Wife has another job and takes care of the house when she is free BUT she does help out with harvesting.

M3: Wife is involved when she wants to be. She is an ambitious woman.

M2: At the beginning we both worked but now we have workers and they do tasks such as spraying and wife doesn't work.

W1: When necessary I weed with my husband.

M4: My wife is exclusively involved with the greenhouse vegetables; and I do the grapes.

What do the workers do? More men or women?

M1: 60 to 70% are women and almost the same work except for loading and unloading which the men do.

M2: Everyone does everything that is needed.

Q6: Are there aspects of production that are hard for you because you are a woman/man?

M1: I don't do the tying. (others said they do the tying with the women) What is an example of such a task?

Q7: In your operation, how is labor (family or outside) divided? Are there some aspects of production that men/women are discouraged¹⁴ from doing?

M2: Spraying is harder for women—a difficult task and it is toxic.

M3: Spraying also (in the greenhouse).

What about tying:

One man said it is OK for the man to do it, while the others said it is unusual.

Q8: Who are your buyers? How do you get your product to your buyer?

Several said they are selling the bulk of their grapes to intermediaries who pick up the grapes at the farmgate. Sometimes they can cold store the grapes and extend the season. They also sell some amount (10 to 20%) at local markets which they drive to themselves.

Q9: Where do you get information on market prices?

Market, intermediary buyers, producers from other regions, compares with prices to the south.

Q10: Do you believe you are getting a fair market price?

M4: I calculate my costs before I agree. I also look at the projections and data on the national supply of table grapes and then I decide to sell or to store.

M2: Not satisfied with price I get going thru intermediaries.

If not, what is keeping you from getting higher prices for your product?

M5: I have cold storage and that allows me to wait for a better price. I let the cooperative use it if I have space.

Q11: What are the main problems you face in marketing your product?

M2: Difficult to get the necessary permits for external markets but need to sell outside Moldova.

M3: limited access to external markets.

M5: There are sometimes quality issues, also competition from outside Moldova.

M1: Capital for expansion can sometimes be constrained and transport is expensive.

Q12: Who makes marketing decisions?

M5 and M2: Together with my wife

M1: With my father and based on analysis.

M3: Prices are the major determining factor.

M4: Wholesale sales I discuss with my wife.

Those who spoke said they discuss with their wives.

M4: At the market my wife decides on the spot herself.

Q13: Are there aspects of selling and marketing that are hard for you because you are a woman/man?

Not asked

Q14: Are there aspects of marketing and selling that men/women are *discouraged*¹⁵ from doing?

Although most men do the wholesale marketing and selling there are a couple of women wholesalers who are very active.

50/50 (men and women) grape buyers from field and cold store facilities.

Q15: Who receives income from the sale?

See previous question #4. The women administer funds of sales.

Is the income deposited into a bank account?

No because of costs and small amounts.

Q16: How is income from the sale used in your household?

Did not ask.

How are decisions about the use of income made?

With wives (all but one man who said he makes the decisions)

M5: Mother decides on household expenditures while men decide on equipment, inputs and other business expenses.

W1: with my family members

Q17: In your community, what is the share (% representation) of women's participation in:

- Production 60% women
- Processing 30% women
- Transporting 0 women
- Bulk trade 5 to 10% women

¹⁵ This question to be reworded for better response and understanding by interviewees. This question is really addressed on two levels—management and of the workers her/himself.

- Petty trade 50 to 60% women

Q18: Have you participated in any training related to your agricultural or business development activities? What type? When?

Yes, lots according to the men. Some are members of the local study group and others are members of the National Table Grapes Association which offers winter trainings in marketing, storage, other technical aspects.

Agro Inform

Minister of Agriculture offers trainings 2 to 3 times a year

These opportunities are held locally or in Chisinau.

Q19: What kind of trainings would most benefit you now?

M2: Refreshing our knowledge is important

M3: Marketing, business and new technologies are of interest.

M5: The exchange of ideas and experience is also important.

None of the men attend these with their wives but would do so if requested. They now bring back materials and talk about the sessions.

M2: women need to be trained and informed as they are more sensible and in some aspects more diligent.

When (day and time)?

20 July to 10 August, when the vineyards are not requiring too much work. Also in Dec-feb, during week days, preferably first half of the day.

Q20: How best to reach women and men in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...?

By phone and AgroInform and their grape growers association.

Miscellaneous comments: M1: men are more risky, while women are more precautionous. Women are about 10% involved in agriculture.

ACED GENDER ASSESSMENT

Interview Guide: Producers

Participant(s): Tatiana Pavliuc, Plaiul Birladean SRL

Location: Birladeni, Ocnita

Date: July 25, 2011

Q 1: Can you describe for us your activities on the last day you worked on the farm from when you woke up in the morning to when you had dinner?

Today I got up at 6:30 did some household chores, breakfast and got to the office at 7:40. Had a planning meeting with some of our specialists then went to the field to see activities including spraying. Returned to office and people from village came by for various reasons—to rent a truck from us, buy some sand, buy some barley, and personal issues. Then my meeting with ACED. After I am going to the regional trade center to activate a phone, bookkeeping issues and personal errands. Tonight I am getting ready to leave for Romania and still need to check the fields for another hour, respond and send emails, watch the news. My husband will make me tea in the morning and I am happy to have such a supportive husband. He helps out with household chores like doing the wash (using the machine).

Q 2: How did you obtain your land?

We started out with our allotment from privatization with 4 Ha (one each for herself, husband, father and grandfather). She has purchased additional land from local farmers/residents and also has lease agreements. In total 1600 Ha is now available for production of orchards (apples and plums), wheat, soy beans, and sunflowers. Of this 330 Ha of orchards (270 Ha are producing). Received subsidies from the state on acquiring lands for cultivation.

Is your name on the title to the land?

My name is on the land titles of purchases and our lease agreements are in the name of the enterprise Plaiul Birladean, SRL with my signature on behalf of it as the Director. I have 87% interest in the SRL.

Who makes decisions about the use of land?

Tatiana does.

Q 3: How do you raise cash when you need it?

We have credit with Banca de Economii in the amount of \$500,000 at 19% interest and an additional \$500,000 with Banca Economii that was a bank's project for the cold facility at a more favorable rate of 11%.

Have you or anyone in your household applied for a loan for farm-related activities? If yes, did you apply in your name?

She is the primary signature on behalf of the enterprise. Her share in the Ltd is 87%. She pledges assets like equipment as collateral.

Q4. How do you get reliable information on new farming practices?

Seminars, conferences in Europe (Greece, Turkey, Germany, Hungary...) as well as in Chisinau. I find these opportunities on the internet and professional journals and newspapers.

Who makes decisions about the technology used?

She alone makes the decision. For example, she saw that she needed a covered storage facility for her large equipment and informed staff of her decision. She does based on her travels and seminars. She is now looking at adding an automated sorting machine at the cold storage facility. Wants to process/produce apple juice in the future.

Q 5. Tell us about the work that you, specifically, do in production of this crop.

(see number 1)

Q6: Are there aspects of production that are hard for you because you are a woman/man?

No. If she doesn't understand something she is not afraid to ask a man or other expert. "I have the best results in the region and some men are (probably) jealous."

Q7: In your operation, how is labor (family or outside) divided? Are there some aspects of production that men/women are discouraged¹⁶ from doing?

On the contrary, she feels she is respected for the work she does. She is sometimes jokingly called "Stalin".

She has 100 year round employees such as tractor drivers, guards, builders and other specialists. During the harvest there are 250 to 300 workers.

Q8: Who are your buyers?

Tatiana exports to the Ukraine, Russia and Belarus and locally generally to fruit juice processors. She has a list of 15 large buyers who come to her business site to pick up the order. The enterprise got GlobalGap Certification 3 years ago which is needed for EU buyers including Romania. The EU is not as strict as Russia on pesticides. Although she doesn't yet sell to the EU because of customs issues she is keeping her Global Gap certification current in hopes that she will.

She has built a large cold storage facility that allows her to store fruits beginning in September and sell when prices are more favorable. She received a 40% subsidy on the facility from the State last year and will get 30% this year. The facility was built 2 years ago and it's been expanded to a 2,500 ton capacity.

Q9: Where do you get information on market prices?

They use internet sources like www.moldagro.md and post their products for buyers. She also uses AgraVista (Agroinform's price and market site). The national Association of Fruit Producers discuss prices.

Q10: Do you believe you are getting a fair market price? If not, what is keeping you from getting higher prices for your product?

No, too low and that is a constraint. Feels that there are monopolies in certain commodities like sunflowers. Prices are also lowered when too much product on the market.

Wheat prices are set by governments that buy wheat directly.

Q11: What are the main problems you face in marketing your product?

Visa and customs requirements in Romania and the EU are a big problem. I am getting 50% better yields than other growers because of my inputs and technology. I am not losing money.

High petrol costs in Moldova puts her at a comparative disadvantage to producers in countries with government subsidized petrol, like Poland.

Time limits on her visits to potential customers and equipment vendors in places like Romania, Poland and Germany also a constraint. She is trying to get a multi-entry visa and has gone to the Ministry of Agriculture and the Chamber of Commerce but no luck yet.

Q12: Who makes marketing decisions? Who negotiates sales?

She alone does based on prices. Timing for buying inputs at favorable prices has been important.

Q13: Are there aspects of selling and marketing that are hard for you because you are a woman/man?

No.

Q14: Are there aspects of marketing and selling that men/women are *discouraged*¹⁷ from doing?

No, see previous comments.

Q15: Who receives income from the sale?

Revenues are deposited into the enterprise bank account. She draws dividends for personal expenses. She receives a minimal fixed monthly salary of \$200. Her workers are paid monthly unlike other situations where they may only get paid twice a year. Bonuses are paid based on performance at the end of the calendar year.

Q16: How is income from the sale used in your household?

Not applicable.

Q17: Production In your community, what is the share (% representation) of women's participation in:

- 25% women
- Processing there is none
- Transporting 0% women
- Bulk trade 30% women
- Petty trade 80% women

Q18: Have you participated in any training related to your agricultural or business development activities?

Yes extensively. Especially in the winter months she has participated in trainings, symposiums on finance, marketing and certification in Moldova and in Europe.

Q19: What kind of trainings would most benefit you now?

¹⁷ This question to be reworded for better response and understanding by interviewees. This question is really addressed on two levels—management and of the workers her/himself.

Training of tractor drivers in computerized operations of the new tractor technology. Most of her drivers (80%) are younger men who use computers and can learn.

When (day and time)?

Q20: How best to reach women and men in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...?

Not applicable. She attended the ACED project launching and uses internet and professional journals and sources.

Miscellaneous comments: Tatiana has founded a NGO that provides extensive support to her community. Activities include forest planting, internet connectivity, running gas pipes into the village, bringing in telephone services (landlines) family health care and support to a kindergarten and the church. Also, she donated some computers, video equipment etc. to the village school. She first worked as an Economist with a collective farm and then become the village leader of a 800 Ha farm operation.

ACED GENDER ASSESSMENT

Interview Guide: Producer and Leader of Cooperative

Participant(s): Ala Novac, GT “Andrei Novac” (greenhouse tomatoes), marketing, trainer, leader of Coop “Olguta”

Location: ACED Offices, Chisinau

Date: July 27, 2011

Q1: You have several roles as a producer, marketer, trainer, motivator and leader in the Coop Olguta. Which of these roles have been most challenging?

To start a new business and be a manager. Since collective farms people are less disciplined. People today are not united and the process to start a vegetable association is difficult.

Why are women better at certain tasks and jobs?

It depends on your psychological make up and ability to set a path. If a person is persistent she will succeed. Seems easier for me than my husband to do business. If men are conscious they listen to women's opinion as well. I am able to progress because of the support of my husband in everything.

Q2: Why? How has being a woman with family and many responsibilities impacted your activities and outcomes?

If someone is supported by family things are easier. Our business was started by the family and today people usually accept my decisions. I do consult with my husband 60% of the time. He is especially helpful in hiring or adding a member to our coop and I listen to him.

I still do the food for the family and our workers as I can't trust or afford help here. My daughter and I do the housekeeping and I have someone I've hired do the livestock. I do the household bookkeeping and my daughter does the books at the Cooperative. I consult my husband on household expenditures.

Q3: How is labor divided among men and women?

2 women in the greenhouse and 3 men in greenhouse and demonstration plot. Men water greenhouse plants, move rubbish etc. Women are better in greenhouse tasks like pollination and harvesting as they are more accurate. I am up at 4am and go to the fields and greenhouse. I look and assign tasks for the day. I do so that women get tasks that they can better do. "You cannot force sb. to do sth. that one cannot do".

Q4: Why do men and women differ in their activities and outcomes?

Women in general work harder than men and are more reliable. They are working for their households. Those Moldovan women who have been outside come back with a changed mentality and are more progressive.

Q5: How do you and your husband share responsibilities and decision making in your own agricultural business?

Everything goes back to the mutual support and respect between the man and woman and is the basis of success or failure. Many men here want to degrade their wives.

Q6: What are some lessons learned that would help other women who wish to increase their participation and income generation from the agricultural sector?

Women understand that there are opportunities but men hold them back. Also many women don't have the time to attend seminars except in the winter (Nov/December and weekends are best). Not all women are ready to lead. If a woman is ready you can help.

Traditionally men make decisions and if they do people gossip about these women who are leaders. Today only 3 out of 20 participants in the greenhouse seminar were women. I feel for change to come it must begin with the man. There are lots of clever smart women.

ACED GENDER ASSESSMENT

Interview Guide: Processors

Participant(s): Stanislaw Balan Commercial Director; Tatiana Balan, Financial Record Keeping Podgoreni, Ltd. Odgoreni, Ltd.

Location: Cantemir

Date: July 21, 2011

This enterprise is primarily a fruit grower with 65 ha of orchards, Mainly Plums, Apples, Cherries. It also produces cereals (wheat and sunflower). Six years ago it built a fruit drying facility with a 40% grant from USAID. mostly produces grapes for the table and for wine. This interview is only about the processing (drying).

Q1: Is this enterprise owned by a man or a woman?

The enterprise was founded by the husband and is a family owned business. Only family is in key management: son – Operation Manager, wife – Financial Manager. Daughter doing marketing studies and will help with finances.

Q2: Who carries out the day to day operation of the business?

See above.

Q3: How many employees (men/women?)

Processing facility - 8 workers (1 men/7 women).
Other activities - 250 workers total and year round.
Seasonal work – much more people involved.

Q4: What kind of jobs are done by the men and what kind of jobs are done by the women in the plant/factory?

7 women are preparing fruits for drying at night. The women only work the day shift. One woman is the chief of the drying facility.

One man does the night shift which consists of drying the fruit in trays.

Q5: Do you believe that men or women are better suited to particular jobs in your plant?

Yes, women are better in fruit preparation as they are more responsible, patient and accurate. There is equipment for cleaning the fruit. The women sort and put on trays for drying.

What is an example of such a task? See above.

Q6: Are there aspects of processing that you believe are to be more difficult for women/men?

A man is best for operating and repairing the dryer (if it breaks down). He can also stay and work at night.

What is an example of such a task? Given above.

Q7: Are there aspects of processing that men or women are prohibited from doing? Not asked; not applicable.

What is an example?

Q8: Who are the suppliers that you are working with?

They supply themselves from their orchards. 100%

How you find your suppliers? Any women? Not applicable.

Q9: Do you believe that there are differences in the quality of the product that you receive from men or women? (this asked of processors who have women suppliers) Not applicable.

What is an example of such a difference?

Q10: How do you identify your buyers?

We use a distributor in Chisinau. It's a contractual arrangement. Our fruits are placed in supermarkets like Nr 1, Fourchette, Green Hills.

Q11: With whom have you established sales negotiations (man/woman)?

See above. Daughter/sister may help in this area as she is taking marketing studies.

(If both) Is there any difference? Not applicable.

Q12: Have you participated in any training related to your business?

Yes, with the CNFA Farm Stores Training in 2002 to 2004 (USAID funded activity). They provided trainings in Chisinau in marketing and finance. Farm stores where businesses within existing businesses. The drying facility was co-funded by CNFA – 40% grant. The drying facility is not providing services to others.

What type? When? Where? Who was the sponsor? Answered above.

Q13: What kind of trainings is most beneficial?

Would like to see trainings/assistance on the European markets—how to access.

Best time is in December and January (anytime of the week).

We would like assistance on reducing our electrical costs in fruit drying. This could be more energy efficient technology or generating our own power). Need to reduce these costs.

When (day and time)? Where? How much time per training session? Duration of training (one time, once a week for six sessions etc)? Answered above.

Miscellaneous comments: National Association of Producers of Table Grapes has some other processors as members.

ACED GENDER ASSESSMENT
Interview Guide: Processors

Participant(s): Filip Beiu, Director of Enterprise Beiu Filip

Location: Orhei

Date: July 23, 2011

NOTE: This is not a processing but cold store facility and fruit/tobacco growing enterprise. The questionnaire for the cold store facility is not applicable as it only requires moving in the boxed fruit for cold storage. This enterprise is a model for setting high workforce standards of conduct. 50% of the 70 employees are women and work in fruit production. A summary of highlights are below:

1. The cold storage facility was purchased by taking a credit of 150,000USD in 2008.
2. Cold storage of fruits easily doubles the net income from sales. For example plums sold at the farm gate fetch .21 USD/kilo but stored and sold after the peak harvest season Mr. Beiu received .60 USD/kilo. His net income was .40 USD/kilo. Apples at farm gate were fetching .40 USD/kilo but he got \$1.00/kilo by storing the fruit and waiting for supply to drop.
3. Enterprise consists of 1100 ha of fruit orchards, cold store facility and plans are just beginning for processing activities. Cold store capacity is 490 tons in the two rooms that have separate temperature controls. They are planning to extend for another room of 100 tons. A pre-cooling room is also planned.
4. Water is now hauled in by truck 9 km from the village. In the process of tapping into the community water system which will require running pipe extension.
5. The 70 person workforce is 'trustworthy'. Mr. Beiu has a zero tolerance for drinking on the job, etc and will fine anyone, including family members, if breaking the code of conduct.
6. To keep in women working Mr. Beiu is growing tobacco, which is not quite the commodity he wants to grow. He said he's growing it just for the sake of women to keep them employed. If having water he would quit tobacco for vegetables. Tobacco growing requires less watering, just in the period of plantation.
7. The cold storage facility is used mainly by the owner, but he also provides services to others depending on the space remained unused.

Q1: Is this enterprise owned by a man or a woman?

Mr. Beiu. Established in 2007 by him. Goal is to sell in volume to export markets.

Q2: Who carries out the day to day operation³ of the business?

Mr. Beiu.

Q3: How many employees (men/women?)

70 (35/35).

Q4: What kinds of jobs are done by the men and what kind of jobs are done by the women in the plant/factory?

Women do tobacco production sowing and growing; harvest fruit and twice/year pruning.

Men are loading/unloading produce, drive tractors and harvesting machines.

Questions 5 to 11 not asked as non-relevant.

Q12: Have you participated in any training related to your business?

Orhei has received substantial technical and business support from AgroInform that has led to his success in getting \$150,000 in commercial bank credit.

Q13: What kind of trainings are most beneficial?

Interested in training on packaging options.

Miscellaneous comments: no comments.

ACED GENDER ASSESSMENT

Interview Guide: Input Suppliers

Participants: Igor Tagadiuc, CEO, AGROSTOC

Location: Chisinau

Date: July 27, 2011

Based on recommendations from dts gender expert, focus was placed on perceptions and activities of women's as input managers.

Q1: Tell us about Agrostoc:

Our mission is to provide cooperative members and other producers products and services at a competitive price. There are two components—imports and exports. Our imports are inputs like pesticides, fertilizers, seeds and equipment. We also assist members on exports. Our experience has included exports in grains, rice, rape seed and sunflower as well as vegetables by truck to Russia, Belarus and other non-EU countries. Vegetable exports have been problematic and show us where we need to improve. For example 600 tons of potatoes to a Ukraine supermarket chain we came across noncompliance issues in size of the potatoes, varieties needed, assurance that we could deliver the same quantity/quality over a six month period. This demonstrated issues to overcome and the need to improve post harvesting infrastructure for cold store and processing. We did not enter the contract because of the likely problems. We'd like to see a pilot project with adequate finance for the necessary equipment and infrastructure as well as management, marketing etc. We need action and a successful model that will attract additional capital.

There are 118 Agrostoc enterprises registered to do business using various legal structures—for example association, peasant farms, producer cooperatives, Ltd and they differ in sizes and are located across Moldova. We are among the top 3 agro input vendors in the country. Larger enterprises have a chief, deputy chief, and financial officer, technical director while small operations may have just one or two personnel.

Up to 20% of general management staff are women, most of those are in finance and human resources (70 to 80%).

Q 2: What about women in technical positions?

Rate is smaller 5 to 10 percent. Why? To large extent our culture has a big role. Even I an educated travelled person see that women have a unique role as the center of family life. If they are working all day and night they are not taking care of their families. In Moldova people don't just work from 8 to 5. That is one factor.

Another factor is that women traditionally haven't had the knowledge and experience in traditionally male dominated technical areas. But things are changing now. Thirdly I feel there is a psychological issue where women need time and experience to move into the business environment that requires you to conquer authority and don't hold on to emotions. Business is a different and strict environment. Women are a more emotional gender. Women can do a traditional male job if is they want. In my opinion countries and societies suffer when women leave their role as a core to families. There are examples of this in Europe. These women work hard and must sacrifice some of the gifts of life.

Q 3. Training needs:

For coop members there are ongoing needs to upgrade management, and in particular, financial and business planning such as daily, short and longer term strategies. Would like to see this offered for associations as well who can bring coop members together.

Although last 5 to 10 years all these trainings have occurred and are beneficial. Now everyone can access the internet and travel yet 'nothing has changed'. We need a pilot project to stimulate development. I think table grapes have a potential niche, market share in Poland where the logistics are possible. Grape activities are already united and supported thru a national association. We are ahead of Romania and can offer better prices than Spain. We still need the technology for sufficient volumes. Our grapes taste superior because of our good rich soils.

ACED GENDER ASSESSMENT

Interview Guide: Input Suppliers

Participants: Galina Moscaliuc, Director and Lydia Catarau, Agronomy Consultant, Irrigata Crop Serice, Rijk Zwaan

Location: Chisinau

Date: July 27, 2011

Q1: Please tell us about your business products or services.

10 years in Moldova as the official representative of Rijk Zwaan, NL. Seed inputs and official importer. Sell to large and very small farms. Provide technical assistance to clients for free to be competitive in a competitive market place (there are 10 companies here). We sometimes arrange educational trips to other countries as well as bring in international advisors. There are cost shared by local office and headquarters. We are not a subsidiary but an exclusive dealer.

Is this enterprise owned by a man or a woman?

50/50 (two owners) Galina is a cofounder and the other is a major producer in Ukraine.

Q2: How did you raise the initial funds to purchase/obtain the business?

Cofounder from the Ukraine.

Q3: Who carries out the day to day operation of the business?

Galina does.

Q4: Who makes decisions in your daily operations?

Galina. She is a lawyer and was hired before the company was established to do the registration and act as the local contact. It was an idea but no money. I was asked to stay on as the manager and cofounder.

Q5: How many employees do you have (men/women)?

5—one man and 4 women.

We are growing and plan to add more consultants/sales personnel.

Men or women?

Men because it is physically a difficult job for women—the long travel, alone, small rural hotels, long hours—men deal with this more easily.

Lydia: I plan to stay because I am used to hard work (used to be out in the field more) and it is stimulating, not routine, I get to travel and learn and great experiences. I've attended seminars in Russia, Hungary and Romania. I now have new interests and am learning languages. I joined the company this year.

Q6: What kind of jobs do men and women do in the business?

The consultants/sales do the same job. In the industry we are the only women. Very few other agronomists in the industry like Lydia who has 16 years experience.

Q7: Who are your customers? Do you have more men or women as customers?

20% or less are women.

Q8: What are the interactions with women agronomists and a female director?

Harder for women to do this kind of work. Women have to give up family time. All of us are mothers and we are always on call. Easier for men. All of us women take care of the house BUT our husbands support us in emotional and practical ways (dinner, child care) and we like our jobs. It requires the spouses to have trust and good relations and to see we like our jobs.

Q9: Let's talk about decision making between the genders.

Sometimes the clients listened to Sergiu more than to Lydia and the men are (more) respectful because she is a woman. Based on called for feedback, follow on, to Lydia, the men must be listening to her.

What are the different qualities?

Lydia: I am maybe more patient and softer. But we have to prove our knowledge and experience and maybe need more time to do so.

In negotiations sometimes men prefer to address Sergiu but Galina has the final approval. We do this face to face with new clients. Galina: Sometimes I get the sense that the men don't share important issues in their businesses like issues with partners or employees and they will tell Sergiu. But the women (20% or less) will develop a relation more quickly with Lydia.

Galina: I attended good communications seminars in Germany.

Q10: Do you offer credit to your customers?

Yes.

Q11: Who makes decisions in your business about offering credit?

Galina

Q12: In your opinion, are men or women more creditworthy?

Can't determine, extend credit to the manager of the farm. Don't know of any differences.

Q13: Do you provide demonstrations or training to your customers?

Yes, It is part of our business strategy and sustainability.

Q14: What types of demonstrations or trainings are offered?

Seed varieties eg tomatoes.

Q16: What kind of trainings would most benefit you and your customers?

-Plant protection from pests and disease.

-Fertilizers.

-Organic agriculture: there are farmers interested in this but they are few, anyway the tendency is increasing. They can do this type of agriculture when speaking about fertilizers, but if speaking about plant protection that is almost impossible. We do not have any organic fertilizers in Moldova, so farmers are used to chemicals. If farmers are addressing with questions regarding the organic type of agriculture we are trying to help, but prices for organic substances are high.

Q17: How best to reach women in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...?

Before we used to offer seminars geared towards large groups of 20 to 50. Have changed our approach dramatically and have consultations with 3 or 4 farmers. More time but more effective and we are more mobile.

ACED GENDER ASSESSMENT
Interview Guide: Producer Associations

Participant(s): Galina Busuioc, Manager of Coop Hajiu and Zinaida Ignat, Agro Inform Consultant, and Emily Getty, US Peace Corps Volunteer

Location: Peresecina, Orhei

Date: July 29, 2011

Q1: Tell us about your producer association.

Since 1997 it has provided services to members and non-members including machinery (tractors) for use in plowing, cultivating and harvesting. Also help with marketing. Members pay after the harvest season. Non-members pay cash at the time of the service. Also provide agricultural inputs at the store which are discounted for members.

Currently 325 members with 70% in cereals like sunflowers and 30% in orchards and grapes. In village there are 1,750 Ha of farmlands but only 80% of these farmlands is cultivated.

No annual membership fee but one at the time of initial registration.

Since 1997 profits were reinvested under the authority of the General Assembly into machinery. Now they are putting profits into dividends for the members.

Since privatization the coop owns no land. Members are the owner of the land.

Q4: Tell us about the leadership positions in the association.

There is a 7 person Administrative Council. These people are elected by the General Assembly and serve a three year term. Today there are 4 women and 3 men. The majority (70%) of our members are women.

Why are there so many women members?

80% of the women in our town are involved in agriculture. The men are less so. They work in construction, are drivers, work in Moscow.

Q5: Do you feel there are a number of younger people going into farming?

No and this is a concern. We also have a shortage of tractor drivers. PCV Emily: I don't see people between 20 and 30 years old here or in Orhei.

Maybe you could offer a course to train tractor drivers, including women?

That could be difficult because it is not traditional for women to do so.

There is a MicroInvest Youth Credit Program in Orhei. But the young people don't want to invest in agriculture. PCV Emily: Maybe they see how much their parents have struggled as farmers.

Why are young women taking credits?

Traditionally men take credits.

Q6: What is the proportion of women along the value chain in your community?

- Production: 80%
- Processing: 90% (although overall only 10% of women work in processing) this includes line work and sorting of vegetable canning and preserving and in the 2 mushroom factories. Cold storage facility only employs 5 workers with most of them men who load/unload.
- Transport: 0% (coop doesn't offer transport but growers do collaborate and meet at a known place and share trucks and fuel costs)
- Wholesalers- 5% (discussion about this—mostly involves calling and trying to find buyers in the Ukraine or Russia. The Coop has found local markets (vintners) for its grapes and sells sunflowers on the AgraVista website.
- Retailers-50% at the local Sunday market and 30% at Chisinau central market.

Q7: What are constraints to your marketing and getting better prices?

Just selling in Moldova is limiting.

Need a packaging house to reach export markets.

Lots of intermediaries who reduce our profits.

Are there unmet training needs?

Highest demand is for technical trainings like cultivation, plant protection and cultivating vineyards.

How best to reach women?

We get mostly women in our trainings but not true in Orhei where there are more men. Women leaders have other jobs.

Best time for trainings are between 11 and 3, Sundays or maybe week days. This is the time after the children leave and chores are done like feeding livestock.

Would men discourage women from participating in leadership trainings and other skill development trainings?

No, men know women can be good leaders.

Miscellaneous: Emily Getty, the PCV is involved in a youth entrepreneurship program with Winrock as well as the PCV Girls Leading Our World (GLOW) workshops. She has worked in various communities and is interested in talking further about these activities. We obtained her contact details.

ACED GENDER ASSESSMENT
Interview Guide: Producer Associations

Participant(s): Filip Beiu, Cooperative Member, Orhei Fruct

Location: Orhei

Date: July 23, 2011

Q1: Tell us about your producer association.

When did it start?

Orhei Fruit Cooperative was established in 2007 by 3 founders. Today there are 11 members (all men) a female bookkeeper, male manager and the Board of Directors who serve voluntarily.

What are the main activities?

Sell product in high enough volumes to attract better prices. Products include apples, plums, apricots and garden vegetables. The initial shipment was to a Russian juice manufacturer. Although the quality and quantity of fruit was not as good as they had hoped it was better than if the growers had sold individually. The next season (2010) they sold 20 tons of apples with even better quality and prices. Would like support on operating and managing a cooperative.

What are the benefits to members?

1. Sell product in high enough volumes to attract better prices. Dividends are also paid out to members based on the cooperative agreement and by-laws.
2. The cold storage facility was used in part by cooperative members last year on an agreed upon weight- based fee schedule.

How much are membership fees (registration and maintenance fees)?

1. Membership fee is \$1000

Q2: What are the criteria for membership in the association?

- No fixed area of land but not less than 20 ha.
- Pay the membership fee.
- Sell only thru the cooperative but this is not being done and is a problem.

How many members are men?

All members are men.

How many members are women?

No women.

Q3 and Q4 as well as Q6 and Q7 have not been asked as less appropriate for this discussion.

Q5: What qualifications are required to become a leader in the association?

It happened that men are coop members, but any woman leader is welcome to join any time. There are some women leaders in the nearby villages that might become coop members.

What kind of trainings might be beneficial to the coop members? Probably, understanding the importance of coop principles and long-term benefits resulting from mutual cooperation.

ACED GENDER ASSESSMENT

Interview Guide

Producer Associations

Participant(s): Vasile Biesu, Director, Table Grape Growers and Export Association of Moldova

Location: Chisinau

Date: July 29, 2011

Q1: Tell us about your producer association. See www.apesm.md

When did it start?

Established in February 2008 by a group of larger companies with good management and larger lands under grape cultivation who wanted to focus on growing high quality table grapes for exports. Members range from those with as little as 0.5 Ha to those with more than 10 Ha. There are only about 20 producers of that size. 1-2 Ha is the typical family run land under cultivation. 10 companies are now exporting table grapes (unprocessed)

Focused on high quality that can meet international standards of table grapes. Total surface now under cultivation in Moldova is 100,000 Ha for all grapes (table and 'technical) of which 15,000 Ha are table grapes. Association has 10% of this. The % is low because most are small grape producers.

There is demand for table grapes but Moldova can't meet quality and quantities needed in export markets (yet). This was the problem the Association faced. Two years later the Association has changed its strategy and is looking at providing support to smaller producers which are the vast majority. Association has between 100 and 110 paid active members with 40 to 50 applications pending review of the Board.

What are the main activities?

Started a school offered in the winter and also training circles. Association is starting to set up sublevel offices (leader and a bookkeeper) to reach the numerous small growers and consolidate its training resources and efforts. Can't sustain one to one consultations.

How much are membership fees (registration and maintenance fees)?

There is a sliding scale of membership fees for producers. For other members like input suppliers there is a fixed fee. We make sure these members have quality inputs.

Q2: What are the criteria for membership in the association?

Must be a registered legal enterprise and be willing to participate in the trainings and capacity building that the Association offers its members.

The Ministry of Agriculture requires that an exporter be member of an industry association like this one.

How many members are men?

About 100 are men.

How many members are women?

11 members are women

Q4: Tell us about the leadership positions in the association.

There is a three year-term for members of the Board of Directors. When the first elections were held there were only 11 members—all male.

Q5: What qualifications are required to become a leader in the association?

None per se. But for a woman to become the head of a business she must already possess leadership and logistical abilities and skills. This is my opinion from a psychological perspective.

Q7: Based on your experience, what is the best way to involve women and men in the activities of the association? (this applies to mixed gender agricultural associations)

Nothing special. But association recognizes need to move to district or community level with its technical and other support services. In one region a woman is the leader of the sub-office. It is a paid position and there is a bookkeeper as well. This is paid by member fees and other income sources. (There is a sliding scale of membership fees for producers. For other members like input suppliers there is a fixed fee).

ACED GENDER ASSESSMENT

Interview Guide

Producer Associations

Participant(s): Tatiana Pavliuc, Board of Directors member of the National Fruit Producers Association (NFPA)

Location: Birladeni, Ocnita

Date: July 25, 2011

Q1: Tell us about your producer association.

The NFPA was created in 2008 when apple prices offered by Moldovan processors were very low—2 cents (USD) per kilo. Production costs were @ 4 cents/kilo. An association was formed and they got the support of the Ministry of Agriculture. A meeting was held with processors/buyers and as a result of the collective action and ministry support they negotiated 10 cents per kilo. The press and other media picked up and supported this.

Since then NFPA negotiates prices with processors in Moldova. They want to sell to Poland but there are some road blocks.

NFPA also makes introductions to Russian buyers and the processors are now part of a sanctioned exporters list. She is one of three women members out of 200. They are an industry advocate. The association is conducted by a Council of 7 members of which only one woman - Tatiana. She serves as a Director on the Board.

From a secondary source sent by AGROinform:

The Fruit Growers' Association from Moldova (FGAM) was created in July 2008 and officially registered in October 12, 2009.

FGAM is a non-profit, non-governmental and apolitical organization created by fruit producers from Moldova. Actually FGAM has 36 ordinary and 76 associated fruit growers members from 26 districts of the Republic of Moldova.

The FGAM is dedicated to the progression of fruit production in Moldova, working proactively through effective lobbying for the improvement of the industry and its farmers as a whole through advocacy, research, education, communication, and marketing. The Association has a clear mandate to be the “voice” for its fruit growers at governmental affairs, national and international bodies, and to seek resolution of issues affecting its membership throughout the year.

The target groups of FGAM are small and medium fruit growers from rural area of Moldova that produce and supply healthy and high quality fruits at the local and foreign markets.

ACED GENDER ASSESSMENT

Interview Guide

Credit Institutions

Participant(s): Veronica Mirzac, MFI MicroInvest, LLC

Location: Chisinau

Date: July 28, 2011

Q1: Tell us about your credit institution and its involvement in agriculture. When did it start? How much of your portfolio is in agriculture? What are the range of products and services?

A for profit enterprise started in April 2003 to provide financial products in rural areas and to women and to youth. In 1997 Savings and Credit Associations (SCAs) were established in Moldova, today there are 250 and they and their members are our clients. 80% or more members are women. We also have direct clients. A total of 4,200 clients and 3000 of those are women. We reach rural women and have worked to develop lending policies with the UN's International Labor Organization (ILO) to consider certain gender aspects. 16 branches. Work closely with AgroInform in the spring and fall. They help farmers develop their businesses, improve quality. Impacts have been to help women create enterprises rather than leave Moldova. Women ARE risk takers and are motivated to create something.

Two unique programs are:

1. Group lending to rural women. 5 to 7 in group who share same product/service. Criteria are that the women must work together to support problem solving and other collaborative beneficial actions. 45 groups now in the urban areas with larger markets.
2. Youth program is for youth between 18 and 31 who have completed schooling est. in 2009 to help relieve unemployment of youth. We offered seminars and outreach to launch this. More than 50% of the 2020 active clients are men. Not sure why, maybe females are completing graduate studies.

www.microinvest.md

Q2: What is the minimum and maximum amount that you lend?

In our traditional portfolio from 5000 Lei to 2 million Lei. In youth program from 5000 to 500,000 Lei. We offer commercial interest rates of 15% (youth program) to 18%. We get our capital from a variety of source including Soros Foundation, ProCredit (one of the largest MFIs) IFC and other commercial banks.

Q3: What are primary requirements for getting credit?

In group lending they must work together. In commercial lending some collateral requirements based on size of loan. Collateral is required for loans >150,000 Lei this included TV, bikes, livestock, cars and homes for large loans.

Q4: Please provide a profile of your average borrower.

Mostly women (80%) and mostly young men (over 50%).

Do men support the women in getting credit?

Yes (I would assume) as men must co-sign and offer guarantees. If not husband a relative or friend can sign.

Q5: Based on your experience, are men or women more credit worthy?

I don't have statistics with me but in general women are more responsible and we see more men being taken to court for arrears. Arrears vary from a high of 22% in 2009 early 2010 to 6% today. Women are survivors and have a 'cats instinct'. Portfolio clients in court are more men.

Have you faced any particular challenges in working with women clients?

Wouldn't say there are more challenges but there are more needs. Women are asking for help in acquiring knowledge more proactive then men in this regard. In last 2-3 years organized a lot of training with various partners including the Moldova Microfinance Alliance an NGO.

Q6: Do you provide any services to your clients such as financial management training?

Yes. We offer seminars in financial management and reporting. No fees and we estimate about 20% could afford a reasonable fee. Our cost is 748 Lei per person. They are two days. 85 to 90% are women. Cash flow is very important. Our seminars and trainings differentiate us, make us more women friendly than our competitors. We get grants to cover training costs.

Q7: What type of support or capacity building is most needed by your clients in terms of financing and growing their enterprises?

Financial management and record keeping. Also have offered courses in business strategies thru our partners. ACSA and CCA provide market related trainings that are attended mostly by women. Also marketing and planning seminars.

ACED GENDER ASSESSMENT
Interview Guide: Credit Institutions

Participant(s): Moldindconbank, Maria Rusk Director and Larisa Lisnic, Deputy Director and Chief of Credit Department

Location: Ungheni

Date: July 26 2011

Q1: Tell us about your credit institution and its involvement in agriculture. When did it start? How much of your portfolio is in agriculture?

The predecessor to Moldindconbank was founded fifty years ago and after 1991 it was reorganized into Moldindconbank. Since 2001 it has gotten into international projects with organizations like IFAD and RISP (World Bank). It is a regional bank with an agricultural portfolio which currently is about 35 to 40% of the total portfolio value. They have 9 loan officers and 5 of these are women. Credit applications from women are 5 to 10% of total.

What are the range of products and services?

Youth investments, small business, working capital. Working capital is 12 to 18 months . Most of loans out on assets and operations. The youth project backed by IFAD and RISP provides loans/grants (60/40%) for business or entrepreneurial activities for 18 to 30 year olds. www.micb.md They have 13 or 14 recipients so far with 5 or 6 in agriculture. Maximum amount is 300,000 lei. Proceeds must be spent on new equipment not used.

Q2: What is the minimum and maximum amount that you lend?

25,000 to 2 million Lei.

Q3: What are primary requirements for getting credit?

Collateral, character, previous experience, business plan. Slightly different if international funds are part of this (I assume less stringent). Legal entities account and consumer loans. Interest rate 15 to 19% but for long term loans like mortgages and equipment it is 12 to 13 % for up to 20 years.

Q4: Please provide a profile of your average borrower.

Men.

Why are there so few women clients do you think?

Maybe women are more sensitive or adverse to risk. Men are more pro active in getting money. With peasant farms, women are co-signers.

Q5: Based on your experience, are men or women more credit worthy?

Our bank did a survey using a scoring (scale) of credit worthiness. Women scored higher. We don't have the specifics. We'd like to have more women clients.

Q6: Do you provide any services to your clients such as financial management training?

We've offered an informative seminar on our types of credit and requirements. There were about 50 people in attendance. About 5% were women.

Anyone in the area offering this kind of training?

AgroInform, the Chamber of Commerce Union of Entrepreneurs from Agriculture offers services. CCA, a center for consultancy, visits this area once a week. CCA is helping the youth in the Youth Project (free of charge).

The director of the Union mentioned above is reaching out to youth but he says they are not active but passive.

Is there a need to provide training or encouragement to women?

Seems that there may be psychological barriers around risk taking. Our bank would like to see more women but we lend based on qualifications only. There are many cases where the man gets the loan which is used for family purposes.

Q7: What type of support or capacity building is most needed by your clients in terms of financing and growing their enterprises?

Basic record keeping especially for new businesses is not strong and men don't have the patience.

ACED GENDER ASSESSMENT

Interview Guide: BDS Providers

Participants: Adrian Cojocaru and Roman Palanciuc, ACED

Location: Chisinau

Date: July 28, 2011

Do the needs differ between men and women?

Adrian: “not many differences”. No differences in approaches of working with men and women. Women are more involved in finance area like economists, accountants. In marketing they are 50% involved, while management and decision-making is mostly made by men.

Roman: women often involved in men’s businesses. Men in technical areas, business and international relations and affairs, finding suppliers, analyzing competitors. Women are calling clients, calculating costs and profitability. Women seem to be more patient. I saw good and sound advice from women especially in finance issues.

What about training priorities?

Women more willing to do trainings and are curious about legal issues taxes. Men in general not as interested in procedures and documents. They focus more on strategies and women more on details. Comes from our nature.

Roman: Men in highest positions not open to trainings and knowledge. Moldova as a society has been more physical then knowledge based. We are historically not traders. Most potential is with the younger generation who understand and appreciate the need to calculate production costs and productivity.

Adrian: There is a need for an increased appreciation of creating a brand and attaching value to that brand (eg French vs Moldova or CA wines), for product differentiation, product quality, market niches. Moldovans not used to thinking about who might be the final consumer but who he/she sells to next. They are generally reactive.

ACED GENDER ASSESSMENT

Interview Guide: BDS Providers

Participants: Elena Sava, Project Coordinator and Elena Rososhenco, Project Manager, Pro Business Nord

Location: Balti

Date: July 22, 2011

Q1: Tell us about your NGO.

3 full time employees and 16 part time trainers (70% of trainers are women)

From a website: <http://pbn.org.md/>

Our Mission: To encourage the growth and development of the private and non-governmental sectors in Moldova by offering training, consulting, support services, and social programs in accordance with international best practices and customized to local needs....offering training, recruitment, consulting and informational services.

Pro-Business Nord (PBN) was registered in the Republic of Moldova (registration #1249) in January 2000 as a non-governmental, non-profit organization, which is authorized to implement activities on the local and national level. PBN offers its services to small and medium businesses, non-governmental organizations (NGOs), and individuals in the city of Balti and the rural areas across the northern part of Moldova. All of PBN's activities have been recognized as being useful for society conforming to the Ministry of Justice's Certificates of Useful to Society.

PBN Motto: If you do not have a job, create it yourself.

What are the main activities?

Mostly provide training for bookkeeping and entrepreneurship (self employment) on a contract bases with local institutions.

Job referrals, career development including questionnaires to assess a client's interests and abilities; developing CVs. These services are free to the individuals but someone is paying us.

A few years ago funded by the Dutch for a 9 month project at the village level to provide farm women about planning, estimating costs, marketing and sales as well as electronic communications like email.

How are you financed?

Now funded by USAID. (2009 to the end of 2013) and before USAID we received funds from the Soros Foundation and the Canadian international development agency (CIDA).

What is your strategy for sustainability?

We are going to fees for services. In 2009 got the necessary licensing from the Ministry of Education to provide professional trainings. We are going to build a client base of businesses, public sector

organizations and other institutional clients. Don't expect that clients themselves will/can support our operation.

We created a social enterprise to provide fee-based consulting and training services.

Q2: How do you select your beneficiaries/recipients of BDS support? Are there criteria?

The Social enterprise provides services mostly for men, while PBN clients are women only, as their activities are more women-focused. Most women clients are currently unemployed. Average age is 35 to 40 years old with a secondary school education. About half are divorced, single or widowed.

How many are men? How many are women? See above.

Q3: What are your client's most pressing needs?

To become marketable. This includes skill development in bookkeeping, accounting, human resource management, computer literacy, language courses but also life skills like time management, motivation building, and stress management.

Do the needs differ between men and women?

Men are looking more for the enterprise development and business planning skills while women are open and needing support in life skills and confidence. Life skills and business courses will be blended more to support women. Women are risk adverse and the young women (under 30) not motivated yet to build skills and get serious.

Q4: Do you offer training to your clients?

See above.

Yes, do more men or women participate?

Q5: What types of training are offered?

See above.

Our clients prefer evening hours.
2 to 3 hours per session.

Are your trainings fee based (paid by participants) or are they supported by an organization or project?

Answered above.

Q6: Have you participated in any capacity building for your BDS?

Our trainers are very motivated and interested in learning. We have a huge capacity and get experience as we do our projects.

Q7: What kind of trainings would most benefit you as a BDS? When (day and time)? N/A

Q8: How best to reach both men and women in your community related to ACED Project activities and opportunities? For example posters, radio, local newspapers, other...? N/A

ACED GENDER ASSESSMENT
Interview Guide
BDS Providers

Participants: Dumitru Ostapenco and Ina Ghimisli, Financial Consultants, Proconsulting Lts

Location: Chisinau

Date: July 29, 2011

Q1: Tell us about your organization:

ProConsulting Ltd (www.proconsulting.md) was created out of Centru de Consultanță în Afaceri (CCA) a national NGO funded by international donor programs including IFAD and the World Bank. PCL is a profit making affiliate created in 2003 to assist especially in accessing capital. Note: CCA has development agents serving 5 to 10 regions with its services and continues to implement the Rural Investment and Services Project (RISP II), **Component, Rural Business Development” financed by World Bank.**

What are the main activities?

PCL has 13 staff 7 of those financial and/or strategic consultants. Two of the seven are women (a third is out on maternity leave). They offer management consulting, business planning, investments and fundraising, corporate finance, trainings and seminars, assessment of real estate and insurance, outsourcing services and software for bookkeeping and financial analysis.

They have represented clients from the following sectors: manufacturing, textiles, agriculture, food processing, construction, service/hospitality. Clients are not all large but also smaller and medium sized.

How are you financed?

Thru client fees and a % of credit obtained by the client. Fees are negotiated.

Q2: Who are your women clients?

10% are women clients and who work in exports of fruit, cold facility, textiles, apparel manufacturing, cattle and pig growing, transport services, agricultural machinery, bakery. Most if not all looking for credit related services with commercial banks and internationally funded programs within these banks (eg, IFAD). The Catholic Relief Services (CRS) a US-based NGO provides credit in rural areas. The client receives the equipment with the title held by the CRS for the 1st year. PCL has worked with CRS since 2008 with 30 to 40% of their credit coming from them. A USAID funded project they expect CRS to be extended again (now slated to end in 2011)

Q3: Are men or women more credit worthy?

Women are more responsible and more accurate with the credit application requirements than men. Most men will come with their accountants who are often female.

What is the average age of your client?

Most are 40 to 45 and have some education. We also have older and retired clients in the villages and they deal well with our women consultants.

We also deal with youth credit programs in the rural areas.

Are there more males or females?

Males. There is a tendency for sons to inherit a family business or a father wants to create new enterprises for/with his son. Maybe the females are looking for a career.

Q4: How did the women clients in these non- traditional businesses get there?

They are very strong and 'like men' in the majority of cases. They have good communication skills, negotiating skills, well defined goals and are strategically oriented. All have higher education like economics or engineering.

Not sure about their family life.

Did the husband co-sign?

We don't see the final credit application documents.

Do they mention any constraints being women?

No. They often work internationally as well as in Moldova and have a mix of customers and suppliers.

Q5: Are there times, as a woman consultant, that your clients prefer dealing with a man?

No. In fact it may be an advantage because she is very competent.

APPENDIX D. STATEMENT OF WORK



Agricultural Competitiveness and Enterprise Development (ACED) Project

Contract Number: AID-117-C-11-00001

Scope of Work

ACED Gender Assessment

Names:	Emily Miller and Kara Nichols Barrett
Position:	Gender Experts
Period of Performance:	July 11 – August 31, 2011
Level of Effort:	Up to 31 days in total Emily Miller: up to 14 days in Moldova, 10 days in US (Utah) for preparation, analysis and report preparation, assuming 6 day work week in Moldova. Kara Nichols Barrett: Up to 5 days total in dTS home office.

Background

The Agriculture Competitiveness and Enterprise Development (ACED) project is a USAID program, jointly funded by Moldova's Millennium Challenge Compact, being managed by DAI in Moldova. ACED will provide technical assistance and training to high value agriculture (HVA) value chain entities, including farmers in the irrigation systems targeted for rehabilitation under the MCC Compact-funded Transition to High Value Agriculture Project (THVA), through a set of integrated and demand-driven activities focusing on 1) developing and expanding market opportunities for the Moldovan HVA sector; 2) upgrading production and the ability of the value chain to meet buyer requirements; 3) providing demand-driven technical assistance to upgrade the HVA value chain; and 4) implementing recommendations for an improved enabling environment. This support shall include training, further

market network development, advocacy for policy reforms, and linking farmers to appropriate financing mechanisms.

The ACED project intends to conduct a Gender Assessment to find out how to maximize benefits of its project for both male and female beneficiaries. The ultimate goal of the ACED Project is to provide producers and producer groups with exposure to new buyers and markets, to enhance their practices for cultivating and marketing HVA products, to promote market opportunities within and without Moldova, and to encourage increased private sector and foreign direct investment in the HVA sector from a gender equity perspective.

The DAI/ACED contract specifically states that the future competitiveness of Moldovan agriculture and agribusiness depends upon the broad participation of both men and women and a broad spectrum of farmers and laborers in the agricultural sector and on the ability of male and female agricultural producers to remain competitive by improving their high value agriculture production. In this context, the experts shall specifically consider and analyze the role of women and marginal groups in the agricultural sub-sectors, and promote the participation of women and marginal groups in ACED so as to maximize their contribution to program goals. Therefore, the specialists shall propose specific actions for broadening participation in program activities, specifically with regard to their role in the economy and in decision-making and ways to support female and male beneficiaries to improve performance in the high value agriculture chain.

ACED will conduct a gender assessment to identify priority issues to be addressed under ACED and strategies for effectively promoting equal participation by women in the project's benefits. We will examine the roles men and women play in family farms and agribusiness enterprises and the challenges they face. We will apply recognized gender frameworks such as the Harvard Analytical Framework and Moser Gender Planning Framework analysis to examine how the problems of men and women in the agricultural and agribusiness sector may be different; how the impact of agricultural and agribusiness development activities may, differentially affect men and women; how women and men's roles and responsibilities differ; how training or messaging needs to be tailored to reach the key decision makers in those roles; and how the contributions of both men and women can be maximized to achieve results. The gender assessment will inform the development of recommendations for project activities that integrate gender equity into ACED activities and complement and strengthen the ACED team's strategy for ACED implementation. These recommendations will specify the necessary actions to foster access of both men and women to markets and credit. Gender related programming will therefore be integrated throughout the project to strengthen ACED activities and ensure that project benefits accrue to both men and women.

Once findings of the gender assessment are processed and analyzed, the report should recommend methods, approaches and actions to be conducted by ACED to ensure that at minimum of 20% of ACED beneficiaries are women and that they benefit from technical assistance and training to high value agriculture (HVA) value chain entities.

Key Activities:

- Preplanning of the survey methodology and work in close consultation with ACED in Moldova and the MCC Social and Gender Assessment staff in Washington, DC to insure that MCC needs are considered along with USAID requirements in the conduct of the gender survey. Elaborate the sampling frame and sampling strategy with the guidelines of ACED in consultation with the local partners.
- Review of previous studies and other existing literature and background material.

- Meet with relevant government officials, NGOs and other projects with related experience.
- Conduct of a field survey, including targeted focus group discussions (FGDs) in at least six villages from at least four agriculture areas, including at least two areas located within the MCC irrigation rehabilitation scheme. The selection of target areas and villages will be the responsibility of ACED in consultation with local partners. Due to the strong influence of emigration on rural areas and the anticipated value chain focus, preliminary thinking is that the research can be carried out in:
 - a) One village where Apples is the main crop (e.g. North), preferably a village with cold storage available
 - b) One village where table grapes is the main crop (e.g. South)
 - c) One village focused on vegetable production with relatively prevalent greenhouse (low tech) or use of tunnels/ covered production
- Research should also include a visit to the main wholesale/ retail market, one supermarket chain, an MFI and a bank that is lending to the agriculture sector to see if the loan officer has insights about lending to men and women in Moldova.

The purpose of this assessment will be to collect the necessary information to understand constraints facing women (and in some cases men) from actively participating in the ACED project, as well as enough information to enable the team to build a strategy for promoting gender inclusion.

Key research questions to be answered by the assessment will include:

- How the roles of men and women in the agricultural and agribusiness sectors may be different;
- How the impact of agricultural and agribusiness development activities may differentially affect men and women;
- How training or messaging needs to be tailored to reach men and women, and or key farm/ enterprise decision makers so that women will be enabled to participate in the project activities.
- How the contributions of both men and women can be maximized to achieve results
- Interest of female-run enterprises and farms to benefit from training programs on high value agriculture production.
- How important access to financing is for female-run agribusinesses and farms and if there are recommendations that can be made to increase access of women-run enterprises to loans
- How gender differences affect access to assets, responsibilities, financial remuneration, access to loans, knowledge about buyer requirements and high value agriculture production, applying of various marketing practices, availability of post-harvest facilities and decision-making at each step of the value chain including producers, buyers, sellers, etc. to assess gender-related barriers and opportunities at all levels
- Which agriculture sub-sectors that have a high potential for women-run agribusinesses and farms to produce competitive products for export.

- What are the training needs female-run agribusinesses and farms to enhance competitiveness
- Analysis of survey data to answer specific questions.

Deliverables:

- A final report including the following elements at a minimum:
 - Raw data generated by the assessment;
 - Description of the data gathering and analytical methodologies employed;
 - An analysis of results and implications;
 - Description of major findings from other materials that are reviewed;
 - Specific recommendations for broadening gender-balanced participation in ACED program activities, specifically with regard to the role of women in agriculture and agribusiness.

Consultant Roles: Emily Miller will be responsible for data collection and analysis and for preparation of the final report.

Kara Nichols Barrett will advise on use of the Harvard and or Moser frameworks and analysis of field data for the final report.

ACED Team Support: The ACED team resident in Moldova will provide logistical support to the consultant and the ACED gender specialist will be a full partner throughout the assignment participating in all aspects of planning, survey execution and analysis.

Reporting

Consultants will report directly ACED Chief of Party, Gary Kilmer, or his designee.